

**DELAWARE STATE HOUSING AUTHORITY
TRANSMITTAL OF LOAN DOCUMENTATION FOR COMPLIANCE REVIEW
CHECKLIST AND STACKING SHEET**

LENDER: _____ ANTICIPATED SETTLEMENT DATE: _____
BORROWER NAME: _____ CO-BORROWER NAME: _____
FILE CONTACT: _____ PHONE #: _____ FAX #: _____
CONTACT EMAIL: _____

ALL REQUIRED DOCUMENTATION SHOULD BE UPLOADED THROUGH MITAS AS A “COMPLIANCE REVIEW PACKAGE”.
ALL ITEMS REQUESTED TO CLEAR CONDITIONS SHOULD BE UPLOADED TOGETHER UNDER “SUBMIT PENDING CONDITIONS”.

PLEASE – INDICATE ALL DOCUMENTS BEING SUBMITTED WITH A CHECK MARK.

SUBMIT ONLY COMPLETE PACKAGES. INCOMPLETE SUBMISSIONS WILL NOT BE QUEUED FOR COMPLIANCE REVIEW UNTIL ALL REQUIRED ITEMS ARE RECEIVED.

STANDARD DOCUMENTS REQUIRED FOR ALL SUBMISSIONS:

1. Copy of original signed and dated 1003 Application
2. Copy of final typed 1003 Application (signature not required)
3. Income Verification (paystubs, signed/notarized YTD P&L Statement for self employed, etc.)
4. Sales Contract, including all addenda
5. Past 3 years Federal Tax Returns (1040, 1040A and all related Schedules)
6. Mortgagor’s Affidavit (signed at time of application)
7. Homeownership Education Certificate (HUD-Approved Housing Counseling Agency) *if required*
8. DU/LP Findings

IF USING DELAWARE FIRST-TIME HOMEBUYER TAX CREDIT (Tax Credit – Submit Items 1-7 in addition to item 8)

9. Copy of Notice of Potential Mortgage Subsidy Recapture Tax (signed at time of application) **OR**
10. Copy of No DE Tax Credit Certificate form

HOMES FOR GRADS (Submit Items 1 – 7 in addition and if utilizing MCC submit items 1 – 9 in addition)

11. Copy of 4 year college transcripts or higher education showing completion and graduation date
12. Copy of 4 year college or higher diploma

DSHA COMMITS TO A TURNAROUND TIME NOT TO EXCEED 3 BUSINESS DAYS.

**DSHA PROGRAM FORMS ARE AVAILABLE ON Lenders.DeStateHousing.com UNDER
“HOMEOWNERSHIP PROGRAM DOCUMENTS”**

VIEW PENDING CONDITIONS ON DSHA’S MITAS WEBSITE:

<https://mitas.destatehousing.com>