

Exhibit A

Mortgage Credit Certificate Program Compliance File Checklist

Reservation Date _____ Applicant(s) _____
 LHC MCC Number _____
 Originator _____

	Name	Phone	Email
Loan Officer	_____	_____	_____
Processor	_____	_____	_____
Underwriter	_____	_____	_____
Manager	_____	_____	_____

Step 1 – Reservation:

_____ Reserve in Online Reservation System

Step 2 – Compliance Package Submission:

- _____ Exhibit A – Mortgage Credit Certificate Program Compliance File Checklist
- _____ Lender Check, Money Order, or Certified Cashier’s Check for \$75 Compliance Fee
- _____ Exhibit B – Mortgage Credit Certificate Program Household Income Calculation Worksheet
- _____ Exhibit D – Mortgage Credit Certificate Program Confirmation Report
- _____ Final 1003
- _____ Fully Executed Sales Contract
- _____ Appraisal
- _____ Exhibit E – Mortgage Credit Certificate Program Notice to Borrower of Potential Recapture Tax and Mortgagor Affidavit
- _____ Income Documentation (Verification of Employment, Year to Date Paystubs, Self Employed Profit and Loss Statement, Commission, Child Support, Social Security, etc). All household income must be taken into account.
- _____ Tax Documentation (Three (3) years of Complete Tax Returns with all W2s, Schedules, 1099s, etc.)
- _____ Underwriter Certification (completed in the Online Reservation System)
- _____ Homebuyer’s Education Certificate (face-to-face homebuyer education provided by a HUD approved counseling agency, a unit of local government that provides pre-purchase homebuyer education, a counseling agency designated by a unit of local government to provide homebuyer education of their behalf, eHome America, MI Companies, or an Agency or GSE sponsored course)

Louisiana Housing Corporation must receive the Compliance Package within thirty (30) days from the reservation date.

Step 3 – Closing Package:

- _____ Original Exhibit A – Mortgage Credit Certificate Program Compliance File Checklist
- _____ Lender Check, Money Order, or Certified Cashier’s Check for 1% Origination Charge
- _____ Original executed Exhibit E – Mortgage Credit Certificate Program Notice to Borrower of Potential Recapture Tax and Mortgagor Affidavit
- _____ Exhibit G – Mortgage Credit Certificate Program Owner Occupancy Certification
- _____ Exhibit I – Mortgage Credit Certificate Program Military Veteran’s Eligibility Affidavit (if applicable)
- _____ Original executed Exhibit J – Mortgage Credit Certificate Program Seller Affidavit
- _____ Copy of executed Closing Disclosure
- _____ Exhibit K – Mortgage Credit Certificate Program Closing Affidavit
- _____ Exhibit L – Mortgage Credit Certificate Program Certificate of Lender
- _____ Exhibit M – Mortgage Credit Certificate Program Reaffirmation of Applicant
- _____ Exhibit N – Mortgage Credit Certificate Program Tax Return Affidavit

Louisiana Housing Corporation must receive the Closing Package within thirty (30) days of the Conditional Commitment Letter.

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 10012016