## **Vermont Housing Finance Agency**

164 Saint Paul St. ● P.O. Box 408 ● Burlington, VT 05402-0408 ● 802-540-1270 ● middle.income.program@vhfa.org

## HOMEOWNERSHIP DEVELOPMENT PROGRAM (aka MIHDP) COMPLIANCE CHECKLIST

## **Instructions:**

- Complete this Compliance Checklist as required
- Submit all required documentation. See below.
- For additional information, refer to the Homeownership Development Program Guide

Date Submitted:	Co Punor/Co Porrower:
Buyer/Borrower:	Co-Buyer/Co-Borrower:
all program requirements, and the Income	parated from a spouse, but not legally divorced, the spouse must comply with of the spouse must be documented and included in calculating the income idavit for Separated Spouse may be an option If all conditions per the re met.
	use not liable for the first mortgage debt, is considered a borrower for the d is <b>required</b> to sign all documents for application and closing and be
	Development Program Compliance only.  Itional documents to determine program eligibility and compliance.  Sign and submit this document with copies of the required documents, in the
Income Compliance Worksheet. Compl Uniform Residential Loan Application ( Verification of income from all income Documentation for all borrower assets, Executed Purchase and Sale Agreemen If Housing Trust Shared Equity Subsidy Full Appraisal Report (current FNMA/FI Evidence VHFA is a loss payee for hazar IF applicable, Borrower Affidavit for Second	Inpleted Sections 4C and 5B, signed and notarized.  Ideted and signed by the lender/sponsor.  Current FNMA/FHLMC Form). URLA must identify all Title Holders.  It sources for each buyer/borrower. See the Compliance Income Worksheet.  In including retirement accounts. Statements for the previous 90 days.  It with all addendums and attachments.  Applies, copy of unsigned Lease Agreement or Covenant.  HLMC).  In insurance and flood insurance, if applicable. See Program Guide.  In parated Spouse with required supporting documentation.  It warrants that: (1) All documentation provided is true and accurate; (2) If on provided with this submission the Lender/Sponsor will immediately notify ther/Sponsor has read and agrees to all terms of the Compliance Submission
Lender/Sponsor Authorized Signer	Title of Authorized Signer

Phone # with extension: \_\_\_\_\_

Contact Information: Email: \_\_\_\_\_