

MCC-002 APPLICATION CHECKLIST

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|------------------------|--|---------------------------|----|
| Applicant Name: | | Total Loan Amount: | \$ |
| Lender Name: | | Contact Name: | |
| Phone Number: | | Fax Number: | |
| Email: | | | |

This MCC Application Package contains:

1. **Reservation Confirmation** (Copy) – Lender must reserve funds online and provide copy of Reservation Confirmation
2. **MCC-003 Application and Affidavit** (Copy)
 - Review and make sure all information filled in is correct. Complete all the blanks.
 - Signed/Dated** by Applicant(s) – executed by anyone who has interest in the property
 - Signed/Dated** by Lender
3. **MCC-004 Seller Affidavit** (Copy) - If not executed with Application Package, it will become a Closing condition and must be included in the MCC Closing Package.
 - Signed/Dated** by Seller
4. **MCC Application Fee** - Collect now; Send to NHF with Closing Package
Must be corporate or cashier's check; made payable to **National Homebuyers Fund, Inc.**
5. **Loan Application (1003)** (Copy)
6. **Purchase Contract** (Copy) – Please make sure it is a legible copy.
 - Signed/Dated** by both Borrower and Seller
 - ONLY** include **pages 1, 9 and 10**, and any counter-offers (addendums)
7. **Tax Returns** (Copy) - Not required if purchasing a home in a Targeted Area or if Applicant is a Qualified Veteran.
Three (3) most recent years for each Applicant (anyone who executes the Deed of Trust)
Signed if they are the forms the Applicant filed with the IRS. **Printouts** from the IRS do not have to be signed.
8. **DD214 or discharge papers** (if applicable) - showing honorably discharged, if a Qualified Veteran (Copy)
9. **Supporting Income Documentation** (Copy) - Needed for anyone who signs the Deed of Trust
 - (1) month or (4) weeks of paystubs** – *No more than one (1) month old* - for each adult residing in the property
 - Calculator tape** explaining your calculation and how often paid (if applicable)
 - VOE for each Applicant (if needed to prove eligibility) – Can be written or verbal.
 - If "Self Employed" – Signed current P&L statement
 - MCC 005 – Certification of No Income (if applicable) – **Signed/Dated** by any adult who earns no income.
10. **Rental Verification** (Copy) - written or verbal
From the last tax return to the application date if the address is different on the 1003 from the previous year's tax return.
Not required if home in Targeted Area or if Applicant is a Qualified Veteran.

The MCC Application Package will not be processed, nor will a Mortgage Commitment Letter be issued for the Applicant, until all the items above are received by the Program Administrator.