



## MOHCD Lender Closing Checklist (for Lender Package Submissions)

### MOHCD Homeownership Programs Announcement 2021-02

Date of Announcement: May 19, 2021

The Mayor’s Office of Housing and Community Development (MOHCD) of the City and County of San Francisco is pleased to announce that the new integrated [Lender Closing Checklist](#) is now available on the MOHCD website at <https://sfmohcd.org/housing-program-forms-and-documents> as well as on individual homeownership program webpages. The new Lender Closing Checklist is intended to eliminate the program applicants who are applying for multiple MOHCD programs to fill out multiple applications, and create alignments in lender package submissions between the Below Market Rate (BMR) Programs and Downpayment Assistance Loan Programs (DALP).

#### BMR Lender Closing Checklist

BMR Lender Closing Checklist shall be used for consideration of MOHCD’s final approval **in connection with a Below Market Rate (BMR) home purchase**. If a BMR applicant who has been conditionally approved by MOHCD for Below Market Rate Downpayment Assistance Loan Program (BMR DALP) and/or Teacher Next Door (TND), the reserved program funds will be reflected on the MOHCD’s Conditional Approval Letter. At the time of the lender package submittal, lender shall complete the “Other MOHCD assistance programs” section in the BMR Lender Closing Checklist. See below.

Other Assistance Programs	
<input type="checkbox"/> Does not Apply	
If the applicant is using any other assistance programs to purchase a BMR unit, complete (a) and (b) below:	
(a) Other MOHCD assistance programs (Check all that apply)	Amount Reserved/Pre-Approved
<input type="checkbox"/> BMR DALP (BMR Downpayment Assistance Loan Program)	\$
<input type="checkbox"/> TND (Teacher Next Door)	\$
<input type="checkbox"/> MCC (Mortgage Credit Certificate)	N/A
Note: BMR DALP/TND funds must have been reserved/pre-approved for the applicant. Check the MCC funding balance before applying: <a href="https://sfmohcd.org/loan-program-funding-balances">https://sfmohcd.org/loan-program-funding-balances</a> .	

#### Market-Rate DALP Lender Closing Checklist

The Market-Rate DALP Lender Closing Checklist shall be used for consideration of MOHCD’s final approval **in connection with a market-rate home purchase**. If a market-rate applicant who has been conditionally approved by MOHCD for multiple assistance loan programs (for example, General Downpayment Assistance Loan Program (General DALP) and Teacher Next Door (TND)), the reserved program funds will be reflected on the MOHCD’s Conditional Approval (or Pre-Approval) Letter. At the time of the lender package submittal, lender shall check all programs that apply under the “MOHCD Assistance Programs” section in the Market-Rate DALP Lender Closing Checklist. See below.

## MOHCD Assistance Programs

Which of the following MOHCD assistance programs is the buyer applying for?

MOHCD Loan Programs (Check all that apply)	Loan Amount
<input type="checkbox"/> <b>General DALP</b> (General Downpayment Assistance Loan Program)	\$
<input type="checkbox"/> <b>FRDALP</b> (First Responders DALP)	\$
<input type="checkbox"/> <b>EDALP</b> (Educators DALP)	\$
<input type="checkbox"/> <b>CSLP</b> (City Second Loan Program)	\$
<input type="checkbox"/> <b>TND</b> (Teacher Next Door)	\$
<input type="checkbox"/> <b>MCC</b> (Mortgage Credit Certificate)	N/A

Note: Loan funds must have been reserved/pre-approved for the applicant. Check the MCC funding balance before applying: <https://sfmohcd.org/loan-program-funding-balances>.

### Combined DALP Loan Application

As mentioned in the 3/25/2021 Homeownership Partner training, the “Combined DALP Loan Application” has been discontinued. Instead, lender will be using the new Lender Closing Checklist to submit lender packages for consideration of MOHCD’s final approval.

### Effective Date

Effective June 1, 2021, any new lender packages using the legacy Combined DALP Loan Application will not be accepted by MOHCD. Lenders are encouraged to use the new Lender Closing Checklist immediately.

### More Information

More information about the application procedures for down payment assistance loan programs can be found in the 2021 DALP Manual at <https://sfmohcd.org/dalp>.

MOHCD Homeownership Program Announcements can be found at: <https://sfmohcd.org/mohcd-homeownership-program-announcements>.

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Please contact MOHCD Homeownership Programs at [sfhousinginfo@sfgov.org](mailto:sfhousinginfo@sfgov.org) with any further questions regarding this Announcement.