

# Mayor's Office of Housing and Community Development City and County of San Francisco

## Lender Closing Checklist & Instructions (MOHCD Homebuyer Assistance Programs)

This document is intended only for the use of [MOHCD-approved loan officers](#) to submit a lender package for MOHCD's final approval on behalf of their applicant.

Please read this document in their entirety as the instructions may change from time to time. Complete and accurate lender packages will ensure timely turnaround. Lender packages are considered complete when ALL required documentation has been received.

The approval criteria may vary based on program requirements and restrictions. Refer to the appropriate Lender Closing Checklists for the required documentation:

- i. **BMR Lender Closing Checklist:** shall be used for consideration of MOHCD's final approval in connection with a Below Market Rate (BMR) home purchase.
- ii. **Market-Rate DALP Lender Closing Checklist:** shall be used for consideration of MOHCD's final approval in connection with a market-rate home purchase.

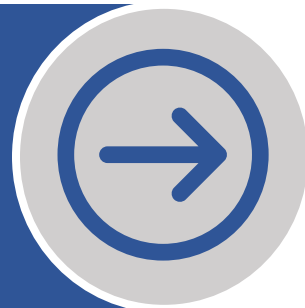
### GENERAL INSTRUCTIONS:

- The lender package must be submitted ELECTRONICALLY through the [Database of Affordable Housing Listings, Information, and Applications \(DAHLIA\) system](#).
- The Admin Fee varies per program and can be found on our website at <https://sfmohcd.org/program-service-fees>. The Admin Fee for MOHCD Homebuyer Assistance Programs will be collected through escrow and therefore must be properly reflected on the buyer's settlement statement. A description of this line item will read: **MOHCD Program Admin Fee to City and County of San Francisco**. The Admin Fee must be paid through escrow in the form of escrow check or cashier check, and payable to: **City and County of San Francisco**, with a reference to the buyer's name and property address on the check. At closing or immediately after closing, the designated Title Company will mail the check to: Mayor's Office of Housing and Community Development, 1 South Van Ness Ave., 5th Floor, San Francisco, CA 94103. Attention: Homeownership Program.
- Complete packages take 15 business days to process. If a package is received incomplete, the file is suspended, and the requestor is notified. The requestor is given 48 hours to comply before the file is subject to cancellation. In addition, a lender package received by MOHCD containing sales contract with less than 15 business days remaining to close will be returned to the lender for a contract extension.
- MOHCD processes all requests in the order in which they are received. Requests will NOT be rushed.
- MOHCD may request additional information before making a decision. Applicants must remain income-qualified through close of escrow.
- MOHCD's mortgagee clause for property insurance: City and County of San Francisco, its Successors and/or Assigns, C/O Mayor's Office of Housing and Community Development, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103. MOHCD issues a loan number when the file is ready for final approval.
- Read the [BMR Manual](#) for the BMR program requirements in detail. Read the [DALP Manual](#) for the down payment assistance loan program requirements in detail.

**Questions:** Contact Mojdeh Majidi at [mojdeh.majidi@sfgov.org](mailto:mojdeh.majidi@sfgov.org).

# **BMR Lender Closing Checklist**

(for a below market rate home purchase)



## BELOW MARKET RATE (BMR) LENDER CLOSING CHECKLIST

<b>INSTRUCTIONS:</b> This form must be completed and signed by a participating loan officer for consideration of MOHCD's final approval in connection with the purchase of a BMR unit. If the applicant is purchasing a market-rate property, use a Market-Rate DALP Lender Closing Checklist instead.			
Submitted By		Submission Date	
Phone Number		Email Address	
Bank/Lender Name			
Address (including city and zip code)			
<b>If funding lender is different than loan origination lender, complete the following:</b> (Please note that both origination lender and funding lender must be approved by MOHCD)			
Funding Lender Name			
Funding Lender Address			

### Borrower Information

**Borrower's legal name as it will appear in final form on loan and title:**

Name		Fico Score	
Name		Fico Score	
Name		Fico Score	
Name		Fico Score	

<b>Name as it will appear on title and manner in which title will be held</b> (Tenants in Common is <u>NOT</u> allowed)	
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Note: All household members aged 18 or older must appear on the title for a BMR unit and be co-borrowers on the mortgage for the unit except legal dependents, children under age 24 and eligible non-owner occupants as prescribed under Section IV(A)(2) of the [BMR Manual](#).

Household Current Gross Annual Income	\$
Household Last Year's Gross Annual Income	\$
Total Liquid Assets (excluding retirement accounts)	\$

### BMR Property Address and Information

Street		Unit		Zip Code	
Block #	Lot #		Square feet		
# Bedrooms	# Baths		Parking Space #		

### Other Assistance Programs

**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"/> <b>BMR DALP</b> (BMR Downpayment Assistance Loan Program)	\$
<input type="checkbox"/> <b>TND</b> (Teacher Next Door)	\$
<input type="checkbox"/> <b>MCC</b> (Mortgage Credit Certificate)	N/A
<input type="checkbox"/> Other – Specify:	\$

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

## BELOW MARKET RATE (BMR) LENDER CLOSING CHECKLIST

(b) Non-MOHCD assistance programs (Check all that apply)	Loan Amount
<input type="checkbox"/> Section 8 Homeownership Program (Housing Choice Voucher)	N/A
<input type="checkbox"/> WISH (Workforce Initiative Subsidy for Homeownership)	\$
<input type="checkbox"/> Other – Specify:	\$
<input type="checkbox"/> Other – Specify:	\$

### Required Submission Documents

<input type="checkbox"/> <b>Form 1008</b> – Underwriting Summary	<input type="checkbox"/> <b>Loan Estimate / Rate Lock Confirmation</b>
<input type="checkbox"/> <b>Form 1003</b> – Residential Loan Application signed and dated by loan officer and borrowers	<input type="checkbox"/> <b>Escrow Docs</b> – Preliminary Title report, Wire Instructions, Escrow Deposit Receipt
<input type="checkbox"/> <b>Credit Report</b> – Signed and dated explanation on any mortgage accounts showing	<input type="checkbox"/> <b>Purchase Agreement</b> – ratified contract with all addendums
<input type="checkbox"/> <b>Income</b> – 3 consecutive recent paystubs, 3-year W2s, 1099s, & 1040s, VOEs for all borrowers. For Self-Employed: YTD P&L and business tax returns	<input type="checkbox"/> <b>Fair Market Appraisal (color copy)</b> - [APPRAISAL <b>MUST NOT</b> REFLECT BMR SALES PRICE AS VALUE]
<input type="checkbox"/> <b>Tax Transcripts &amp; 4506C</b> – 3-year transcripts for all Borrowers and 3 years listed on 4506C	<input type="checkbox"/> <b>First Time Homebuyer Certificate</b> – required for all titleholders
<input type="checkbox"/> <b>Assets</b> – 3 most recent statements, LOE and source of deposits more than \$500 (or recurring non-payroll deposits), proof EMD cleared account, proof receipt of gift funds (if applicable)	<input type="checkbox"/> <b>Estimated Settlement Statement</b> – Combined master statement showing: BMR silent lien in 2 <sup>nd</sup> position with title insurance, Taxes/insurance impounds, Transfer tax paid by seller, Post-Purchase Education deposit \$200 to HomeownershipSF
<input type="checkbox"/> <b>ID</b> – Government-issued current photo ID	
<input type="checkbox"/> <b>Gift</b> – Complete gift letter(s), Donor’s current bank statement	<input type="checkbox"/> <b>HO6 Insurance Policy or Quote</b> – to verify sufficient coverage and premium amount
<input type="checkbox"/> <b>First Mortgage Conditional Loan Approval</b> – with all terms & conditions	<input type="checkbox"/> <b>Mortgage Insurance Certificate or Quote</b> – required when it applies to the first mortgage
<input type="checkbox"/> <b>Junior Loan Conditional Loan Approval</b> – with all terms & conditions (if applicable)	<input type="checkbox"/> <b>Draft Grant Deed</b> – showing titleholder’s name and title vesting
<input type="checkbox"/> <b>MOHCD Conditional Approval</b> – for BMR and assistance loans/grants (if applicable)	<input type="checkbox"/> <b>MCC</b> (if applicable) – MCC Admin Fee and MCC Application Package

Note: MOHCD may request information or documentation in addition to the items listed above, in order to make an eligibility determination.

### LOAN INFORMATION

INTEREST RATE & RATIOS	
First Loan Interest Rate [Must be Fixed Rate on a 30-Year Term]:	%
Front-end Debt-To-Income Ratio:	%
Back-end Debt-To-Income Ratio:	%
LTV [Minimum 50%]:	%
CLTV [Must not exceed 97%]:	%
PROPOSED MONTHLY HOUSING PAYMENTS	
First Mortgage ( <i>Principal &amp; Interest</i> )	\$
Mortgage Insurance ( <i>if any</i> )	\$
Subordinate Lien(s) ( <i>Principal &amp; Interest, if any</i> )	\$

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- MOHCD may request additional information before making a decision. Applicants must remain income-qualified through close of escrow.
- MOHCD's mortgagee clause for property insurance: City and County of San Francisco, its Successors and/or Assigns, C/O Mayor's Office of Housing and Community Development, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103. MOHCD issues a loan number when the file is ready for final approval.
- Read the [BMR Manual](#) for the BMR program requirements in detail. Read the [DALP Manual](#) for the down payment assistance loan program requirements in detail.

**Questions:** Contact Mojdeh Majidi at [mojdeh.majidi@sfgov.org](mailto:mojdeh.majidi@sfgov.org).

# **DALP Lender Closing Checklist**

(for market-rate home purchase)



## MARKET-RATE DALP LENDER CLOSING CHECKLIST

**INSTRUCTIONS:** This form must be completed and signed by a participating loan officer for consideration of MOHCD's final approval in connection with a Downpayment Assistance Loan Program (DALP) for the purchase of a market-rate property. If the applicant is purchasing a BMR unit, use a BMR Lender Closing Checklist instead.

Submitted By		Submission Date	
Phone Number		Email Address	
Bank/Lender Name			
Address (including city and zip code)			
<b>If funding lender is different than loan origination lender, complete the following:</b> (Please note that both origination lender and funding lender must be approved by MOHCD)			
Funding Lender Name			
Funding Lender Address			

### 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>DK-DALP</b> (Dream Keeper 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
<input type="checkbox"/> Other – Specify:	\$

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>.

### NON-MOHCD Assistance Programs

**Does not Apply**

If the applicant is using any non-MOHCD assistance programs to purchase the property, complete below:

Non-MOHCD Assistance Programs (Check all that apply)	Loan Amount
<input type="checkbox"/> Section 8 Homeownership Program (Housing Choice Voucher)	\$
<input type="checkbox"/> WISH (Workforce Initiative Subsidy for Homeownership)	\$
<input type="checkbox"/> Other – Specify:	\$
<input type="checkbox"/> Other – Specify:	\$

### Borrower Information

**Borrower's legal name as it will appear in final form on loan and title:**

Name		Fico Score	
Name		Fico Score	
Name		Fico Score	

<b>Name as it will appear on title and manner in which title will be held</b> (Tenants in Common is <u>NOT</u> allowed)	
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Note: All household members aged 18 or order must appear on the title for the property and be co-borrowers on the mortgage for the unit except legal dependents, children under age 24 and eligible non-owner occupants as prescribed under Section 2-2(A) of the [DALP Manual](#).

## MARKET-RATE DALP LENDER CLOSING CHECKLIST

Household Current Gross Annual Income	\$
Household Last Year's Gross Annual Income	\$
Total Liquid Assets (excluding retirement accounts)	\$

### Market-Rate Property Address and Information

Street		Unit		Zip Code	
Block #		Lot #		Square feet	
# Bedrooms		# Baths		Parking Space #	

### Required Submission Documents

<input type="checkbox"/> <b>Form 1008</b> – Underwriting Summary	<input type="checkbox"/> <b>Loan Estimate / Rate Lock Confirmation</b>
<input type="checkbox"/> <b>Form 1003</b> – Residential Loan Application signed and dated by loan officer and borrowers	<input type="checkbox"/> <b>Escrow Docs</b> – Preliminary Title report, Wire Instructions, Escrow Deposit Receipt
<input type="checkbox"/> <b>Credit Report</b> – Signed and dated explanation on any mortgage accounts showing	<input type="checkbox"/> <b>Purchase Agreement</b> – ratified contract with all addendums
<input type="checkbox"/> <b>Income</b> – 3 consecutive recent paystubs, 3-year W2s, 1099s, & 1040s, VOEs for all borrowers. For Self-Employed: YTD P&L and business tax returns (if applicable)	<input type="checkbox"/> <b>Fair Market Appraisal (color copy)</b>
	<input type="checkbox"/> <b>General Home Inspection Report</b> – not required for newly constructed properties or on TND loans
<input type="checkbox"/> <b>Tax Transcripts &amp; 4506C</b> – 3-year transcripts for all Borrowers and 3 years listed on 4506C	<input type="checkbox"/> <b>Pest Inspection Report</b> – not required for newly constructed properties or on TND loans
<input type="checkbox"/> <b>Assets</b> – 3 most recent statements, LOE and source of deposits more than \$500 (or recurring non-payroll deposits), proof EMD cleared account, proof of receipt of gift funds (if applicable)	<input type="checkbox"/> <b>Estimated Settlement Statement</b> – Combined master statement showing: MOHCD loan amount with title insurance, Taxes/insurance impounds, Post-Purchase Education deposit \$200 to HomeownershipSF (Cash to back to borrower cannot exceed \$250)
	<input type="checkbox"/> <b>ID</b> – Government-issued current photo ID
<input type="checkbox"/> <b>Gift</b> – Complete gift letter(s), Donor's current bank statement	<input type="checkbox"/> <b>HO6 Insurance Policy or Quote</b> – to verify sufficient coverage and premium amount
<input type="checkbox"/> <b>First Mortgage Conditional Loan Approval</b> – with all terms & conditions	<input type="checkbox"/> <b>Mortgage Insurance Certificate or Quote</b> – required when it applies to the first mortgage
<input type="checkbox"/> <b>Junior Loan Conditional Loan Approval</b> – with all terms & conditions (if applicable)	<input type="checkbox"/> <b>Draft Grant Deed</b> – showing titleholder's name and title vesting
<input type="checkbox"/> <b>MOHCD Conditional Approval</b> – for BMR and assistance loans/grants (if applicable)	<input type="checkbox"/> <b>General Release and Waiver of Liability Form</b> – Attached
<input type="checkbox"/> <b>First Time Homebuyer Certificate</b> – required for all titleholders	<input type="checkbox"/> <b>MCC</b> (if applicable) – MCC Admin Fee and MCC Application Package

Note: MOHCD may request information or documentation in addition to the items listed above, in order to make an eligibility determination.

### LOAN INFORMATION

INTEREST RATE & RATIOS	
First Loan Interest Rate [Must be Fixed Rate on a 30-Year Term]:	%
Front-end Debt-To-Income Ratio:	%
Back-end Debt-To-Income Ratio:	%
LTV [Minimum 50%]:	%
CLTV [Must not exceed 105%]:	%



## MARKET-RATE DALP LENDER CLOSING CHECKLIST

PROPOSED MONTHLY HOUSING PAYMENTS	
First Mortgage ( <i>Principal &amp; Interest</i> )	\$
Mortgage Insurance ( <i>if any</i> )	\$
Subordinate Lien(s) ( <i>Principal &amp; Interest, if any</i> )	\$
Property Taxes ( <i>including Special Assessment Taxes</i> )	\$
Property Hazard Insurance	\$
HOA Dues/Payment ( <i>if any</i> )	\$
Other - Specify:	\$
<b>TOTAL MONTHLY HOUSING PAYMENTS</b>	<b>\$</b>
TOTAL OTHER MONTHLY PAYMENTS ( <i>All Other Debts</i> )	\$
TOTAL ALL MONTHLY PAYMENTS	\$

DUE FROM BORROWER(S)	
1. Purchase Price	\$
2. Closing Costs (not including prepaids)	\$
3. Prepaid Items ( <i>including escrow payments</i> )	\$
4. Discount Points ( <i>Enter "0" if not applicable</i> )	\$
5. Credit Cards and Other Debts Paid Off ( <i>Enter "0" if not applicable</i> )	\$
<b>6. TOTAL DUE FROM BORROWER(S) (Total of 1-5)</b>	<b>\$</b>
TOTAL MORTGAGE LOANS	
7. First Mortgage Loan Amount	\$
8. Other Junior Loans ( <i>including MOHCD loans</i> )	\$
<b>9. TOTAL MORTGAGE LOANS (Total of 7-8)</b>	<b>\$</b>
TOTAL CREDITS	
10. Third Party Credit ( <i>from seller, real estate agent or lender</i> )	\$
11. Other Credit ( <i>Enter the sum of all other credits – Earnest Money, Sweat Equity, Borrower Paid Fees, Other</i> )	\$
<b>12. TOTAL CREDITS (Total of 10-11)</b>	<b>\$</b>
CALCULATION	
TOTAL DUE FROM BORROWER(S) ( <i>Line 6</i> )	\$
LESS TOTAL MORTGAGE LOANS ( <i>Line 9</i> ) AND TOTAL CREDITS ( <i>Line 12</i> )	\$
<b>Cash from Borrowers (<i>Line 6 minus Line 9 and Line 12</i>)</b>	<b>\$</b>

### TITLE | ESCROW | APPRAISAL | SALES CONTRACT INFORMATION

Escrow Officer		Escrow No.	
Escrow Email		Escrow Phone	
Fair Market Value		Appraisal Report Date	
Sales Agent Name		Sale Agent Phone	
Sale Agent Email		Sale Contract Date	
Fin. Contingency Date		Close of Escrow Date	

**Comments:**

I certify that I have verified all information contained in this application and meets MOHCD lender guidelines. I confirm that all applicants are eligible for the BMR program. I acknowledge that any inaccurate or incomplete information may delay the review and processing of this file or result to disapproval.

Participating Loan Officer Signature: \_\_\_\_\_

# Mayor's Office of Housing and Community Development

City and County of San Francisco

## GENERAL RELEASE AND WAIVER OF LIABILITY

I (We) hereby acknowledge that I (We) am (are) applying for Downpayment Assistance Loan Program from the City and County of San Francisco (the "City"), acting by and through the Mayor's Office of Housing and Community Development.

By participating in this program, I (we) hereby waive any right to recover from, and forever release and discharge City, its officers, employees, agents, contractors and representatives, and their respective heirs, successors, legal representatives and assigns, from any and all demands, claims, legal or administrative proceedings, losses, liabilities, damages, penalties, fines, liens, judgments, costs or expenses whatsoever (including, without limitation, attorneys' fees and costs), whether direct or indirect, known or unknown, foreseen or unforeseen, that may arise on account of or in any way be connected with, any injury, loss or damage to any person or property in or about the property located at \_\_\_\_\_, San Francisco, CA \_\_\_\_\_ that I (We) am (are) about to purchase (the "Property") by or from any cause whatsoever including, without limitation, (i) any act or omission of persons performing work on the Property; (ii) any act or omission of persons occupying adjoining premises or any part of the building adjacent to or connected with the Property, (iii) theft, (iv) explosion, fire, steam, oil, electricity, water, gas or rain, pollution or contamination, (v) Property defects, and (vi) any other acts, omissions or causes.

In connection with the foregoing release, I (we) expressly waive the benefits of Section 1542 of the California Civil Code, which provides as follows:

**A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN TO HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR.**

I (We) hereby assume full responsibility for all liability and all risk of injury or loss, in connection with the Property. I (We) affirm that the information I (We) have provided is true; that I (We) have reviewed the rules and regulations of the Down Payment Assistance Loan. I further understand that the City and County of San Francisco reserve the right to take appropriate civil and/or criminal action against me for any proven fraudulent use of this Down Payment Assistance Loan. I (We) agree that I (We) have read and understand this General Release and Waiver of Liability.

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*

## BELOW MARKET RATE (BMR) LENDER CLOSING CHECKLIST

Property Taxes <i>(including Special Assessment Taxes)</i>	\$
Property Hazard Insurance	\$
HOA Dues/Payment	\$
Other - Specify:	\$
<b>Total Monthly Housing Payments</b>	<b>\$</b>
Total Other Monthly Payments <i>(All Other Debts)</i>	\$
Total All Monthly Payments	\$

<b>DUE FROM BORROWER(S)</b>	
1. Purchase Price	\$
2. Closing Costs <i>(not including prepaids)</i>	\$
3. Prepaid Items <i>(including escrow payments)</i>	\$
4. Discount Points <i>(Enter "0" if not applicable)</i>	\$
5. Credit Cards and Other Debts Paid Off <i>(Enter "0" if not applicable)</i>	\$
<b>6. TOTAL DUE FROM BORROWER(S) (Total of 1-5)</b>	<b>\$</b>
<b>TOTAL MORTGAGE LOANS</b>	
7. First Mortgage Loan Amount	\$
8. Other Junior Loans <i>(including MOHCD loans)</i>	\$
<b>9. TOTAL MORTGAGE LOANS (Total of 7-8)</b>	<b>\$</b>
<b>TOTAL CREDITS</b>	
10. Third Party Credit <i>(from seller, real estate agent or lender)</i>	\$
11. Other Credit <i>(Enter the sum of all other credits – Earnest Money, Sweat Equity, Borrower Paid Fees, Other)</i>	\$
<b>12. TOTAL CREDITS (Total of 10-11)</b>	<b>\$</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(S) <i>(Line 6)</i>	\$
LESS TOTAL MORTGAGE LOANS <i>(Line 9) AND TOTAL CREDITS (Line 12)</i>	\$
<b>Cash from Borrowers <i>(Line 6 minus Line 9 and Line 12)</i></b>	<b>\$</b>

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**Comments:**

I certify that I have verified all information contained in this application and meets MOHCD lender guidelines. I confirm that all applicants are eligible for the BMR program. I acknowledge that any inaccurate or incomplete information may delay the review and processing of this file or result to disapproval.

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