

Homeownership Assistance Programs Checklist

Equity Builder Program (EBP), Housing Our Workforce (HOW), and Lift Up Homeownership (LUH)



Enrollment Completion Items:	Yes	No	Initials
<u>Disclosure and/or Certification Forms - Enrollment</u>			
Using current version of the disclosure referencing current calendar year? EBP/HOW have 1 disclosure document, while LUH is on a separate disclosure.			
Homebuyer/household members completed ALL income boxes on the EBP/HOW or LUH Disclosure by answering YES or NO?			
Homebuyer/household initialed ALL line items on the income table?			
Homebuyer(s) signed and dated page 6? E-sign must be through a third-party software/system and not hand typed via Word.			
LO signed page 6?			
Is the full name of the lending financial institution listed at top of page 7?			
Total number of household members are listed on page 7?			
ALL adult household members signed/dated page 7?			
First-time Homebuyer Certification executed? (page 8, required for EBP and LUH)			
LUH (only) First-Generation Self-Certification?			
<u>Income Documents- Enrollment</u>			
W2 income Paystubs: Paystubs are dated within 45 days of enrollment and reflect 1 consecutive month period? ***Paystubs preferred if not teacher or seasonally employed***			
Have a FNMA VOE for teachers (or signed contract) or seasonal employment? (Employer must confirm total number of pay periods per year.)			
W2 income FNMA VOE: Is the VOE fully executed?			
W2 income FNMA VOE: Is the "thru date" completed (or entered) on Section 12A? ***Please submit either paystub OR VOE. Not Both***			
Self-employment Income: Is there documentation of start date?			
Self-employment Income: Is there two-year filings of tax returns or applicable documentation to calculate income??			
If applicable, is there current year documentation for SS, retirement, pension, annuity, disability interest and/or dividend? **Refer to Income guidelines **			
Unemployment: Have either the most recent year's state agency documentation or tax return been provided? If unemployment is seasonal, please review 'Seasonal Income' section for additional information			
Rental Income: Have either the appraisal evidencing market/current rent or leases been provided? **Please refer to income guidelines for acceptable sources. **			
Other Income: Are there other types of income to be documented?			
Zero Certification of Income: If there is no income, please provide executed copy for the household member.			
Full-time Student Certification Form: if applicable			

Revised January 2026

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<u>P&S - Enrollment</u>			
Is the P&S fully executed at or before 30-days since enrollment reservation?			
Is the homebuyer minimum contribution evidenced on P&S? If not, this must be reflected on CD at disbursement. Each program's minimum varies: EBP is \$500, HOW is \$2,000, and LUH is \$1,000.			
Is there a deed restriction or affordability covenant? If so, please select.			
Is the closing date at minimum 15 business days from submission?			
<u>Retention Documents - Disbursement</u>			
Do you have the current version and correct program's retention documents?			
If loan is an FHA, are you using the current Deed Restriction Mortgage? Note: Please do not have BOTH mortgages recorded			
Are both the Note & Mortgage fully executed with the correct grant amount and closing date?			
Does the property address match what is reflected on Exhibit A? If not, please include Address Affidavit.			
Do you have the recorded Mortgage with Book & Page?			
Has exhibit A been recorded with the Mortgage?			
<u>Closing Disclosure - Disbursement</u>			
Is the CD fully executed?			
Does grant amount match the system and retention documents?			
Does the CD include a member concession for EBP or LUH grant? Not applicable to HOW			
If member concession is discounted rate, have you provided the standard market rate sheet to evidence this?			
If member concession is expanding UW guidelines, have you provided additional documentation?			
Does the CD evidence EMD minimum? (See Enrollment section above)			
Is the homebuyer receiving more than \$250 cash back? Has the cash to close been reviewed prior to closing?			
<u>Other Liens - Disbursement</u>			
Does the CD evidence additional DPA or other programs, increasing affordability? Provide second CD or note additional down-payment assistance besides this grant. Dollar amount of additional down-payment assistance program is to be entered at disbursement.			
<u>Homebuyer Counseling/Education - Disbursement</u>			
First-time homebuyer certification course taken within 24 months prior to closing?			
Is the agency approved by CHAPA, HUD, or NISHEC?			

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