

REQUIRED FOR REFINANCE TRANSACTIONS WITH A REISSUED MCC		
10.	Borrower's Authorization to Release Information	
11.	Copy of Previous Mortgage Credit Certificate	
REQUIRED FOR ALL MMP LOANS UNLESS OTHERWISE SPECIFIED		
12.	INCOME DOCUMENTATION - Document <u>ALL</u> jobs (include part time and full time) for <u>ALL</u> household members over 18 not attending school full time.	
	• Child support or Alimony	
	• Other Income: _____	
	Salaried Borrowers and Household Members (18 years old and older):	
	• Written VOE (When fully completed paystubs and W2s are not required)	
	OR	
	• Verbal VOE AND One month's paystubs AND Previous 2 years' W-2s	
	Self-employed Borrowers and Household Members (18 years old and older):	
	• Previous 2 years Federal Income Tax Returns (Signed)	
	• YTD Profit and Loss Statements (Signed and Dated)	
	Unemployed Borrowers and/or Non-Applicants:	
	• Zero Income Statement	
13.	Attachment GR – Signed MMP Income Eligibility Worksheet and Lender Certification (REQUIRED)	
14.	ASSET DOCUMENTATION – Document <u>ALL</u> Assets Including SOURCE OF ALL FUNDS	
	• VODs for all liquid asset accounts of each borrower OR	
	• Bank Statements – most recent 1 month for all accounts	
	• Earnest Money Deposit (EMD)	
	• Gift Letter (if applicable)	
	• Other Asset Documentation: _____	
15.	Attachment F - Asset Test Worksheet (FOR LIQUID ASSETS EXCEEDING 20% OF THE PURCHASE PRICE)	
16.	Attachment N - Additional Buyer's Affidavit Relating to Business Use (FOR BORROWERS PLANNING TO USE A PORTION OF THE PROPERTY FOR BUSINESS PURPOSES)	
17.	Homebuyer Counseling Certification (Not Required on Refinance Transactions)	
18.	Contract of Sale - INCLUDE ALL PAGES (Not Required on Refinance Transactions)	
19.	New construction – confirmation from DHCD Mapper website https://portal.dhcd.state.md.us/GIS/MMP/index.html or christina.james@maryland.gov that property is located in a Priority Funding Area	
20.	Proof property involved in short sale or foreclosure transaction (Short Sale agreement must be approved prior to reservation)	
21.	Appraisal (INCLUDE ALL PAGES)	
22.	Title Binder - Schedule A Only	