

**Illinois Housing Development Authority
SUBMISSION COVER and FINAL DATA SUMMARY**

IHDA Program & Loan Type: _____

IHDA Loan #'s: 1ST _____ 2ND _____ MCC _____

Interest Rate: 1st _____ % DPA 2nd _____ Repayment (@Home) _____
 _____ Forgivable (1st Home)

Lender _____

Lender Address _____ City, State: _____ Zip _____

Post-close **contact email** _____ Phone _____

Borrower _____ Co-Borrower _____

Property Address (number, street, city, zip) _____

County _____ Household size _____

County Income Limit: \$ _____ County Purchase Price Limit: \$ _____ Contract Sale Price: \$ _____

Property Data:

Appraised Value \$ _____ Appraisal Date _____ SF Detached/Condo/PUD _____

Rooms _____ Living Area (Square feet) _____ # Bedrooms _____ # Baths _____

Lot size (Sq. Ft.) _____ Year Built _____ Existing/New _____

Construction Type (e.g. brick, frame, alum): _____ Heating Type (e.g. GFA/HW/Elec) _____ Water/Sewer (e.g. public/well/septic/private) _____ / _____

Base Loan Amt. \$ _____ UFMI/FF/Fin MI _____ TOTAL 1st Mortgage Amt. \$ _____

2nd Mortgage Amount \$ _____ LTV / CLTV _____ / _____ %

Date Closed _____ / _____ / _____ First Payment Date _____ /01/ _____

FINAL Monthly Payment breakdown

1st Monthly P and I Payment: \$ _____ 2nd Monthly P& I Payment \$ _____

Property Taxes: \$ _____ HOA/Assessment: \$ _____

Hazard Insurance: \$ _____ Flood Insurance: \$ _____

Monthly MIP: \$ _____ Total Monthly Mortgage Payment: \$ _____

IHDA UPLOAD (upload the following to MITAS in IHDA docs category)

Copies of

- Borrower Affidavit (signed & notarized PTC) - required for 1st time and for non-first time home buyers
- Seller Affidavit (signed & notarized PTC)
- Tax Code Compliance Certification (lender must complete, sign & date)
- Completed, signed IHDA Income calculator WITH supporting documentation (30 days year to date pay-stubs, current year W2(s) and LOX'S RE: INCOME (include non-borrowing spouse's/HH occupant(s) 18+/income all sources)
- Completed IHDA Income Certification (all HH occupants listed, #3 completed, signed by borrower, etc.) with 3 years signed tax returns/3 years transcripts from IRS
- Signed Recapture Notice (must be signed PTC for @home) – Recapture applies to 1st OR to MCC, not both.
- Borrower Authorization for Release of Information
- Homeownership counseling cert
- Reservation/Commitment(s) for 1st, DPA 2nd and MCC as applicable
- HUD-1, Notes and Mortgages
- DD-214 (or COE) – to document exempt veteran status and for VA loans
- Appraisal
- MCC OPT OUT ~ OR ~ IF MCC**, provide **copies of completed** MCC docs properly completed, signed & dated at appropriate time (MCC not offered with 1st Home IL HHF Program)

PRIOR TO CLOSE:

- _____ MCC 25
- _____ MCC 26
- _____ MCC 27 if applicable
- _____ MCC 28
- _____ MCC Recapture Notice
- _____ MCC 29

@ close or after:

- _____ MCC32 properly completed, signed & dated on or after close
- _____ MCC33 properly completed, signed

- \$350.00 CHECK** payable to **ILLINOIS HOUSING DEVELOPMENT AUTHORITY** for **MCC fee sent to your compliance specialist with copy of MCC reservation/commitment**
- Entire loan delivery package/loan file was uploaded to MITAS on** _____.
- *Above listed IHDA docs were uploaded to MITAS on** _____.