

Lender Submission Checklist

One-page cover sheet submitted by the enrolled Lender with each Dream Simple silent-second loan file. Completes the submission package referenced in Lender Program Manual Section IV.

Send via: Dream Home Fund-designated secure submission portal, SFTP, or encrypted attachment (see Section IV "Submission Method" of the Lender Program Manual). Plain unencrypted email transmission of files containing borrower personally identifiable information is not permitted.

Subject line format: SUBMISSION, Dream Simple, [Borrower Last Name], [Lender Name]

DREAM SIMPLE LOAN SUBMISSION CHECKLIST

Submission Date: _____ **Lender Internal Loan Number:** _____ **DHF File Number (DHF use only):** DHF-_____

1. Lender Information

Lender legal name	
Lender NMLS ID	
Submitting loan officer / underwriter	
Submitter email	
Submitter phone	
Lender's preferred contact for conditions / corrections	

2. Borrower & Transaction

Borrower(s) full legal name	
Co-borrower(s) full legal name (if any)	
Subject property street address	
City, State, ZIP	
County	

Property type	<input type="checkbox"/> SFR detached <input type="checkbox"/> SFR attached <input type="checkbox"/> Condominium <input type="checkbox"/> PUD <input type="checkbox"/> 2-4 Unit (owner-occupied)
Purchase price	\$
Expected closing date	
Occupancy	<input type="checkbox"/> Primary residence (required)

3. Loan Structure

First mortgage program	<input type="checkbox"/> FHA 203(b) <input type="checkbox"/> FHA 203(k) <input type="checkbox"/> HUD 184 <input type="checkbox"/> Conventional (Fannie Mae) <input type="checkbox"/> Conventional (Freddie Mac) <input type="checkbox"/> VA <input type="checkbox"/> USDA RD <input type="checkbox"/> Other:
First mortgage loan amount	\$
First mortgage note rate	%
First mortgage term	
Dream Simple DPA amount requested	\$ (must not exceed lesser of 3.5% of purchase price or \$45,000)
Combined Loan-to-Value (CLTV)	% (must not exceed 105%)
Other subordinate financing (layered DPA, soft seconds, EAH)?	<input type="checkbox"/> None <input type="checkbox"/> Yes (must record in 3rd lien or lower):

4. Borrower Qualifying Data and Eligibility Tiers

Dream Home Fund applies its own minimum representative credit score and maximum back-end DTI tiers on the silent second (Dream Simple: 640 -> 40%, 680 -> 45%, 700+ -> 50%; minimum eligible representative credit score 640), in addition to the first mortgage lender's standards. The more restrictive of the lender's standard and Dream Home Fund's standard governs. The following fields are required to confirm the borrower meets the applicable tier, and for capital-partner reporting and HMDA.

Representative credit score (middle of three / lower of two)	
Front-end DTI	%

Back-end DTI	%
AUS finding	<input type="checkbox"/> DU Approve/Eligible <input type="checkbox"/> LP Accept <input type="checkbox"/> GUS Accept/Eligible <input type="checkbox"/> Manual Underwriting <input type="checkbox"/> Other
First-time homebuyer status (3-year lookback)	<input type="checkbox"/> Yes <input type="checkbox"/> No (Dream Simple ineligible)
HUD-approved 8-hour homebuyer education completed	<input type="checkbox"/> Yes (date: _____) <input type="checkbox"/> No
Dream Home Fund Financial Education Course completed	<input type="checkbox"/> Yes (date: _____) <input type="checkbox"/> No
Demographic monitoring information collected per Reg B (race, ethnicity, sex)	<input type="checkbox"/> Yes, captured on 1003

5. Documents Included (check all that apply)

The following documents are required for a complete submission per Lender Program Manual Section IV. Incomplete submissions will be marked Incomplete and will not begin review until completed.

- Uniform Residential Loan Application (Form 1003) for each borrower
- Automated Underwriting System (AUS) findings
- Tri-merge credit report for each borrower (dated within 90 days)
- Two most recent paystubs for each borrower
- Two most recent years' federal tax returns including W-2s / 1099s
- Two most recent months' bank statements for accounts used at closing
- Self-employed only: two years' business tax returns + YTD P&L
- Letter of Explanation for prior ownership interest (if applicable)
- Verification of Rent / 36 months of cancelled rent checks (if requested)
- Fully executed purchase agreement and addenda
- Appraisal report (location map, photographs, floor plan)
- Title commitment / preliminary title report showing DHF silent second in 2nd lien position
- Hazard insurance binder naming Dream Home Fund as additional loss payee
- Flood zone determination certificate
- HUD-approved homebuyer education completion certificate
- Dream Home Fund DPA Application + Borrower Disclosure (executed)

- Dream Home Fund Borrower Affidavit and First-Time Homebuyer Certification (executed)
- Dream Home Fund Financial Education Course completion certificate
- Lender's signed first-mortgage final loan approval

6. Lender Certification

The undersigned Lender certifies, as a condition of submission to Dream Home Fund:

1. The submission package is complete, accurate, and ready for Dream Home Fund's review.
2. The Borrower(s) named above have been credit-qualified by the Lender under the applicable first-mortgage program guidelines, and the Lender has issued first-mortgage approval as referenced in Section 5 above.
3. To the best of the Lender's knowledge after reasonable due diligence, the Borrower(s) meet Dream Home Fund's program eligibility requirements set forth in the Dream Simple Program Handbook and the Lender Program Manual, including (a) first-time homebuyer status with a three-year lookback, (b) U.S. citizen or Qualified Alien residency, (c) intent to occupy the subject property as primary residence within 60 days of closing, and (d) completion of HUD-approved homebuyer education and the Dream Home Fund Financial Education Course.
4. The Lender has applied Equal Credit Opportunity Act (ECOA) demographic monitoring requirements at application and the resulting data is recorded on the Borrower's Form 1003.
5. The Lender has not knowingly omitted any information that would be material to Dream Home Fund's eligibility decision and is not aware of any fraud, misrepresentation, or unresolved compliance issue affecting this Borrower or transaction.
6. The Lender acknowledges Dream Home Fund's right under the Lender Participation Agreement to (a) request additional documentation at any time, (b) re-verify any submitted document, (c) demand cure, repurchase, or indemnification in the event of a defect, and (d) audit the Lender's underwriting file post-closing.

Submitted by:

Name	
Title	
Signature	
Date	

DHF Use Only

Received date	
File number assigned	DHF-
Complete file confirmed	<input type="checkbox"/> Yes <input type="checkbox"/> Incomplete (return to lender)
Reviewer	
Determination	<input type="checkbox"/> Approval <input type="checkbox"/> Conditional <input type="checkbox"/> Suspension <input type="checkbox"/> Denial
Determination date	
Notice of Determination sent	<input type="checkbox"/> Yes (date:)