

## Certification and Disbursement Request (FC 2159 [IDEA] / FC 2227 [WISH])

- Correct Application (reservation) number included
- Correct member transaction account number included
- Original signature by an *authorized signer* from the member institution

## IDEA Program Certification and Disbursement Request Attachment I (FC 2231)

All fields completed, with special attention paid to the following areas:

- Enrollment:**  
 Enrolled in IDA/FSS *prior to* 9/1/05. Enrollment date matches that on IDA/FSS enrollment documents  
 Enrolled in IDA/FSS *after* 9/1/05. Date of enrollment listed, matches date of member signature on enrollment form (FC 2266)\*  
*\*Date member signs enrollment form is considered date of enrollment*
- Savings program dates reflect at least 10 months of savings
- Mortgage Information section completed including first and second mortgage amounts, rates, APRs, and Housing Expense/Income Ratio.

## WISH Program Certification and Disbursement Request Attachment I (FC 2260)

All fields completed, with special attention paid to the following areas:

- Date of enrollment listed, matches date of member signature on enrollment form (FC 2266)\***  
*\*Date member signs enrollment form is considered date of enrollment*
- Mortgage Information section completed including first and second mortgage amounts, rates, APRs, and Housing Expense/Income Ratio.

## Enrollment Form (FC 2266)

- Homebuyer address reflects homebuyer's residence at the time the member enrolls the homebuyer in the IDEA/WISH program
- Signed and dated by representative from member institution on or after the date the homebuyer signed and dated.

## HUD-1

- Final
- Shows IDEA/WISH subsidy received  
 Maximum amount of \$15,000 or 3 times savings/homebuyer contribution
- No more than \$250 cash back to homebuyer
- Homebuyer contribution is clearly identifiable

## AHP Household Income Qualification Workbook; Income Guidelines (FC 2258); and Acceptable Forms of Income Verification (FC 2259)

- Required for both Programs
- Include final hard copy of AHP Household Income Qualification Workbook that is signed and dated by homebuyer and member representative\*\*  
*\*\*Please refer to Instructions for AHP Household Income Qualification Workbook for guidance on using Household Income Qualification tool*
- Income verification documentation submitted for homebuyer according to the Acceptable Forms of Verification (FC 2259)\*\*\*  
*\*\*\*For IDEA only: Homebuyers that enrolled in an IDA or FSS program prior to September 1, 2005, must earn 80% or less of the HUD area median income (AMI) at the time of enrollment in the IDA or FSS program and have met the income eligibility requirements of 12 C.F.R. Section 951.6 (c)(2).*

**Homebuyer Counseling Certificate**

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Required for both Programs

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**Retention Documents**

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Bank's retention templates used

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**Signature**

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Member Representative Signature

Date

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