



## **Loudoun County Affordable Market Purchase Program (AMPP) Checklist**

Thank you for your interest in the Loudoun County AMPP Program. Before putting together your application packet, please be aware of the following requirements:

- A. Ensure that you supply our office with **ALL** the information requested below and do not skip any section that pertains to you.
- B. Submit documents in the exact order listed below.
- C. Only send copies of personal documents. All documents will be shredded after staff review.
- D. **Do not use staples** to secure any of your documents.
- E. Please mail/submit your completed application packet clearly addressed to the "ADU Program Supervisor."

Please be aware that not following any of the requirements above will result in a significant delay in reviewing your AMPP application.

- \_\_\_\_\_ 1. Completed AMPP Pre-Screen Sheet.
- \_\_\_\_\_ 2. Completed & Signed On-Line Application Form. Failure to submit an accurate and complete application will result in an incomplete application and you will be required to complete an additional application.
- \_\_\_\_\_ 3. Completed Income Verification forms, from employer(s), for all wage earners. Clients will be placed on the Wait List according to the following priority preference category:

Priority 1: Households where the primary Applicants live and at least one of the primary Applicants works\* in Loudoun County.

Priority 2: Households where at least one of the primary Applicants works\* in Loudoun County, but does not live in the County.

Priority 3: Households where the primary Applicants live in Loudoun County, but does not work in the County.

Priority 4: Households where the primary Applicants neither live, nor work in Loudoun County.

\*"Works" designation is based on the location of the primary employer for the Applicant or Co-Applicant(s) only. Location of employment for any household member or a secondary job for Applicant/Co-Applicant(s) will not be considered in the preference category determination. If the Applicant or Co-Applicant has two jobs, the location of the job which includes the most hours per pay period will be used as the primary job.

- \_\_\_\_\_ 4. Copies of pay stubs covering the most recent 60-day period.
- \_\_\_\_\_ 5. If applicable, proof of receipt of other sources of income such as child support, alimony, Social Security, SSI, etc. You are required to provide proof of receipt of the most recent three months of income. Proof of receipt includes copies of canceled checks (a canceled check includes proof that it has been deposited/cashed by the

bank), copies of money order receipts or copies of bank statements showing the full deposits of child support, alimony or gift money separate from other deposits of money.

- \_\_\_\_\_ 6. Copies of Documentation that all household members have a legal presence in the United States. All adults over the age of 18 require two (2) forms of identification and all those under 18 require one (1) form of identification. **DO NOT provide Social Security cards as proof of legal presence.**
- \_\_\_\_\_ 7. If applicable, proof of Full-Time Student Status (this is required for household members over the age of 18 who are full-time students). Proof of full-time student status includes a letter from the school indicating full-time student status or a copy of the class schedule which shows courses and course credits for the current semester. If the Applicant or Co-Applicant is a full-time student, income must be reported.
- \_\_\_\_\_ 8. If applicable, copy of a finalized separation agreement or divorce decree.
- \_\_\_\_\_ 9. If applicable, copy of a formal custody agreement (for children under 18). Please provide all copies of the agreement in its finalized form.
- \_\_\_\_\_ 10. If applicable, completed and signed Live-With Form (Required only for parents with either an informal or lack of custody agreement).
- \_\_\_\_\_ 11. Copies of the last three years of federal tax returns (provide all pages) **AND** all W-2 forms for each year. Each person in the household must either file taxes or be a dependent. To obtain free copies of tax transcripts & W-2s, call the IRS at 1-800-829-1040. If **you have not filed taxes for the last three years**, provide a letter of non-filing from the IRS for each year taxes were not filed.
- \_\_\_\_\_ 12. Copies of the last three months of bank and/or credit union statements (savings and checking), statements for money market/mutual funds, stocks/bonds, 401(k)'s, IRA's or any other accounts where assets are held. Please provide each page of every statement and ensure that each statement includes your name and account number.
- \_\_\_\_\_ 13. Obtain and submit a copy of a credit report **AND** FICO credit score (must be dated within 30 days of the on-line application). It is recommended to use the website <http://www.myfico.com> to order the credit report & FICO credit score (DFS does not accept a Score Watch credit score from this website). Using MyFICO is not mandatory but the score and report **MUST** be FICO-derived and the report must specifically state this. While all Applicants and Co-Applicants must each have a credit report and score, only the Applicant or the Co-Applicant (if applicable) needs a minimum FICO Credit Score of **620** to meet eligibility requirements.
- \_\_\_\_\_ 14. Complete and sign the Authorization to Release Information Form.
- \_\_\_\_\_ 15. Copy of an unexpired pre-approval letter (on letterhead obtained within 30 days of on-line application) from a bank or mortgage company. Pre-approvals from internet lenders will **not** be accepted. **Pre-qualifications will not be accepted** unless the following, exact verbiage is included in the letter: "We are in receipt and have reviewed documentation pertaining to income, credit and assets and it appears to meet program guidelines." An optional list of mortgage lenders that provide financing on AMPP/ADUs is located on the County's website at [www.loudoun.gov/adu](http://www.loudoun.gov/adu).