

UNDERWRITING SUBMISSION CHECKLIST



Borrower Name:

File Contact Email:

File Contact Name:

File Contact Phone No:

PLEASE ASSEMBLE PACKAGE IN ORDER LISTED BELOW

THDA RESERVES THE RIGHT TO REQUEST ADDITIONAL DOCUMENTATION TO EVALUATE THIS LOAN APPLICATION

GREAT CHOICE MORTGAGE REVENUE BOND DOCUMENTS	
	Application or Veteran Exemption Declaration
	Seller Declaration
	Notice to Applicants Federal Recapture Disclosure
DISCLOSURES	
	1 <sup>st</sup> Mtg All Loan Estimates, Initial, Revised, Locked
	2 <sup>nd</sup> Mtg All Loan Estimates, Initial, Revised, Locked
	Borrower Consent to Use Tax Returns
	Signature Authorization
	Patriot Act Disclosure Borrower
	ECOA
	E-Sign Act Consent
	Intend to Proceed
COMPLIANCE	
	Homebuyer Education Certificate must be a THDA Approved Provider OR HUD Approved
	Exclusionary List All Parties in the Transaction-LDP, GSA If third-party tool is used, all pages of report to be submitted.
	Borrower ID-Legible, Not Expired
	Homeownership for Heroes Documentation for Eligibility
FHA COMPLIANCE	
	92564-CN Home Inspection
	92900.B Important Notice to Homebuyers
	FHA Connection Case Number Assignment, Borrower Validation, Appraisal Logging, CAIVRS
	Identity of Interest Certification
	“Successful” Upload to EAD
	FHA Loan Underwriting & Transmittal Summary
	FHA Amendatory Clause
	92900. A HUD Addendum to URLA. Pages 1-4;-Page 3 Must be Executed by the UW
	HUD-92800.5B, Conditional Commitment Direct Endorsement Statement of Appraised Value
VA COMPLIANCE OR VETERAN EXEMPTION REQUIREMENT	
	Loan Analysis & Certification & CAIVRS
	VA Amendatory Clause
	Certificate of Eligibility
	LNV-Lender Notification of Value
	DD-214 or DD-4, if Applicable for First Time Homebuyer IRS Rule Exemption
USDA COMPLIANCE	
	USDA/RHS #3555-18
	1008 Transmittal Summary Signed by UW
FREDDIE MAC HFA ADVANTAGE (Conventional Loan Non-Bond)	
	1008 Transmittal Summary Signed by UW
	LPA Feedback Results “Accept” HFA Advantage, INCLUDING DOCUMENT CHECKLIST
	PMI Certificate Matching Coverage Reflected on LPA Feedback Results Based on AMI/Income
	FMEL List Searched
	Supplemental Consumer Information (FORM 1103)
	UCDP Submission Summary Report (SSR)

APPROVAL DOCUMENTS	
	AUS Feedback Results
	Additional Documentation Refer/No Score
	Additional Documentation per Feedback Results
	Excessive Submissions Addressed
APPLICATION	
	URLA-Initial (3 Years Residency for Bond Loan)-Section 4b w/ Subordinate Lien Completed if Applicable
	URLA-Final
CREDIT REPORT	
	Credit Report/Credit Supplements
	Documentation for Any Omitted Accounts
	Credit Explanation/Inquiry Explanation
	Documentation for Any Co-signed/Authorized User
	Documentation for Any Debt Not Listed on Credit Report or Alternative Credit
INCOME	
** FHLMC HFA Advantage is per LPA Document Checklist**	
	Underwriter Income Worksheet*
	Verification of Employment
	Paystub within 30 days of Submission to THDA
	VOE Prior Employment for 2 yrs./match W2s
	Signed Tax Returns Most Recent Year, Including W2(s) or IRS Non-Filing
	SSI/Disability or Other Assistance/Income
	Child Support/Alimony
	Self-Employment Documentation; P&L, 2 yrs. Taxes; See Guide for Additional Documentation
ASSETS - FHLMC HFA Advantage is per Document Checklist	
	Copy of Earnest Deposit
	Gift Letter or Source Funds to Close
	Gift Transfer/Donor’s Ability to Give
	Verification of Deposit; 2 Months Bank Statements; Assets Must Match AUS Feedback Results
	Investment Statements and/or any Additional Verified Asset per AUS Feedback Results
PROPERTY	
	Title Commitment, Including Legal; Alta 8 & 9 Alta 7.6 MFG Home
	Sales Contract, All Addendums and Extension if Needed
	Confirmation of Agency Status for Seller and Buyer of the Transaction (RF302)
	Compensation Agreement Between Listing and Selling Broker <i>(Only Needed if Information is Not Provided in the Purchase Agreement)</i>
	Exclusive Buyer Representation Agreement (RF142)
	Appraisal Report-Must State Purpose/Intent of Use
	Final Inspection w/ Photos Reflecting all Repairs are Complete
	HOI Declaration Page w/ Appropriate Coverage
	Flood Certification-Reflecting ISAOA
	Condo Questionnaire, Master HO Policy, Approval Docs
	Escrow Holdback Agreement (if Applicable)
MANUFACTURED HOME DOCUMENTS	
	Certificate of Title or Manufactured Certificate of Origin (Front & Back)
	Structural Engineer Certification Verifying Meets HUD Guidelines
	De-title Letter from the State of TN
OTHER	
	Specific Power of Attorney