

**PENNSYLVANIA HOUSING FINANCE AGENCY
PENNVEST HOMEOWNER SEPTIC LOAN PROGRAM
ORIGINATION FILE CHECKLIST**

DATE: _____ SUBMITTED BY: _____

APPLICANT'S NAME: _____

LENDER NAME: _____

LENDER CONTACT NAME: _____

LENDER CONTACT NUMBER: _____

PROPERTY ADDRESS: _____

MONTHLY INCOME: _____ DTI: _____

INITIAL LOAN REQUEST AMOUNT: _____ TERM: _____

REQUIRED SUBMISSION ITEMS:

- _____ Title 1 Loan Application (56001) Signed and Dated by borrower(s)
- _____ Application to include information on Page 3 as to the type of system to be installed or connection to public system.
- _____ Application Lists PHFA as lender on Page 4
- _____ Copy of Government issued photo identification
- _____ Technical Certification
- _____ Copy of signed & dated Federal Income Tax Return(s).
- _____ Verbal VOE or Written VOE
- _____ Paystubs for past 30 days
- _____ Self Employed borrowers must furnish 2 years signed/dated tax returns and P&L Stmt Credit
- _____ Credit Report:
- _____ Written explanations for recent inquiries, medical and small collections, bankruptcies, and foreclosures.
- _____ Copy of Deed
- _____ Current Lien Search: PENNVEST must be in 2nd lien position, 3rd if 1st two simultaneously originated for purchase purposes or loan under \$7,500.
- _____ Flood Cert
- _____ Copy of current Homeowners Insurance Declaration Page
- _____ Copy of Flood Insurance Declaration Page (If applicable)
- _____ Disclosures: Loan Estimate and HUD Notice of Insured Loan
- _____ Intent to Proceed with Loan after receipt of Loan Estimate
- _____ CAIVRS
- _____ LDP/GSA by Participant on bank staff and borrower(s)