

**COMPLIANCE PACKAGE CHECKLIST AND COVER SHEET**

**Directions:** This Checklist is to be submitted on top of the Compliance Package containing ORIGINAL documents or LEGIBLE copies of the following items in the order listed below. It is important that the documents are assembled in the correct order and fastened by a BINDER CLIP. (Do NOT place in file folder.)

\* *Overnight Packages to:* PHFA, Homeownership Division, 211 N. Front Street, Harrisburg, PA 17101 **OR**  
*Regular Mail to:* PHFA, Homeownership Division, P.O. Box 8029, Harrisburg, PA 17105-8029

<b>HOMEOWNERSHIP PROGRAMS DIVISION</b>	
<b>PRIMARY BORROWER'S NAME</b>	<b>PRIMARY BORROWER'S SS#</b>
PURCHASE _____ PURCHASE & IMPROVEMENT _____  CONVENTIONAL    FHA    RD    VA    (Circle Financing)	
<b>LENDER NAME:</b> _____	<b>CONTACT NAME:</b> _____
<b>Telephone:</b> _____	<b>Email Address:</b> _____
<b>A. CREDIT/COMPLIANCE DOCUMENTS (place a check in the column as it applies)</b>	
<b>1.</b> Preliminary Package (Form 1) submitted YES - Provide copy of PHFA approval NO	<b>15.</b> Executed Agreement of Sale/Construction Contract a. FHA/IVA Amendatory Language of Agreement of Sale b. Deed, Settlement Sheet or Agreement of Sale for Land c. Copy of Purchase & Improvement/Access Modification Program Acknowledgement (Form 48)
<b>2.</b> Modification Funds Request (Form 62) with complete contract, plans and specs (if applicable)	<b>16.</b> Applicable Appraisal Report (FNMA Form 1004, 1004B or 1073): - <b>Circle if SENT ELECTRONICALLY to HOPDOCS@PHFA.ORG</b> a. Conditional Commitment/Statement of Appraised Value (HUD 92800.5B) b. Certificate of Reasonable Value (VA 26-1843) or Notification of Reasonable Value c. Endorsement to CRV (VA 266363) d. Housing Quality Standards Questionnaire: HOMEstead (HS-Appendix 5)
<b>3.</b> Automated Underwriting Findings Report	
<b>4.</b> Proof of loan insurance/guarantee a. Signed FHA Loan Underwriting and Transmittal Summary (HUD 92900-LT) or Firm Commitment: FHA b. Signed Loan Analysis (VA 26-6393): VA c. Signed Conditional Commitment: RD	
<b>5.</b> FNMA Transmittal Summary (FNMA Form 1008 11/92): Conventional and RD	
<b>6.</b> Uniform Residential Loan Application (FNMA Form 1003 10/92) and HUD/VA Addendum if applicable	
<b>7.</b> Veteran's Certificate of Eligibility (VA 26-1870, 26-8320 or 26-8320-1): VA	
<b>8.</b> Verification of VA Benefit-Related Indebtedness (VA 26-8937): VA (if applicable)	
<b>9.</b> Residential Mortgage Credit Report with Credit Score or 3 merged reports with Credit Score	
<b>10.</b> Verification of Deposit or 2 months current bank statements	
<b>11.</b> Gift Affidavit (if applicable)	
<b>12.</b> Verification of Employment (FULL VOE using the FNMA Form OR verbal VOE with a current pay stubs showing year-to-date earnings and 2yrs of W2's)	<b>17.</b> Life of Loan Flood Determination
<b>13.</b> Divorce Decree/Agreement of Child Support/Spousal Support (if applicable)	<b>18.</b> Wood Destroying Insect Report and any additional items to satisfy issues on cert.
<b>14.</b> Co-signer Documentation a. Uniform Residential Loan Application b. Residential Mortgage Credit Report c. Verification of Employment	<b>19.</b> Good Faith Estimate of Settlement Costs
<b>B. PHFA DOCUMENTS</b> <i>(As required by program)</i>	
<b>1.</b> Mortgagors Affidavit: Form 3 (not needed for K-Gov) a. Applicable Addendums Pg.6 b. Seller's Affidavit Pg. 5 (if available at underwriting)	<b>20.</b> Truth-in-Lending disclosure
<b>2.</b> Keystone Advantage Loan - Needs Assessment Form 56ADV	<b>21.</b> Completed and signed IRS Form 4506T from application (provide copies of 2 years of transcripts if available)
<b>3.</b> Verification of Counseling Certificate (Borrowers with FICO scores below 660, if available at underwriting)	<b>Mortgagors Affidavit is not needed on Keystone Government Loans (K-Gov)</b>
<b>4.</b> Notice to Sellers: HOMEstead (HS-Appendix 7)	
<b>5.</b> Access Assistance Loan - Needs Assessment Form 61	

\* If borrower/co-borrower is a PHFA employee, please mail in envelope marked "Personal and Confidential" to the attention of Tammy Miller.