

Directions: This Checklist is to be submitted on top of the Pre-Closing Package. It is important that the documents are scanned in the order of this document when uploaded into VirPack. Upload as Document Type "Pre-Closing Package", Upload the Appraisal, then select "Process" to submit the files to VirPack.

HOMEOWNERSHIP PROGRAMS DIVISION	
PRIMARY BORROWER'S NAME	CO-BORROWERS NAME
PURCHASE _____ PURCHASE & IMPROVEMENT _____ MCC _____	CONVENTIONAL FHA RD VA (Select Financing)
LENDER NAME: _____	
CONTACT NAME: _____	
Telephone: _____	
Email Address: _____	
A. PRE-CLOSING DOCUMENTS (place a check in the column as it applies)	
1. Preliminary Package (Form 1) submitted YES - Provide copy of PHFA approval NO	22. Executed Agreement of Sale/Construction Contract a. FHA/VA Amendatory Language of Agreement of Sale b. FHA Real Estate Certification (if applicable) c. Deed, Settlement Sheet or Agreement of Sale for Land d. Copy of Purchase & Improvement/Access Modification Program Acknowledgement (Form 48)
2. Modification Funds Request (Form 62) with complete contract, plans and specs (if applicable)	23. Condominium Approval documentation (Conv.) Select & Provide applicable documentation from list. a. Copy of lenders unexpired CPM Certification b. Copy of Fannie Mae approved projected list from their website for PERS review c. Copy of signed warranty statement for lender full reviews
3. Automated Underwriting Findings Report	
4. 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 d. Private Mortgage Insurance Certificate: Conv e. 203(k) Maximum Mortgage Worksheet (92700 203k) f. 203(K) Borrower's Acknowledgment (HUD 92700(A)) g. Request for Single Family Housing Loan Guaranty, RD Form 3555-21	24. Applicable Appraisal Report (FNMA Form 1004 or 1073): NOTE: Original electronic Appraisal (only) to be a separate upload into VirPack a. UCDP Submission Summary Report (Conv Loans) b. Provide a copy of FHA's "successful" EAD notification c. Conditional Commitment/Statement of Appraised Value (HUD 92800.5B) d. Certificate of Reasonable Value (VA 26-1843) or Notification of Reasonable Value e. Housing Quality Standards Questionnaire: HOMEstead (HS-Appendix 5)
5. FNMA Transmittal Summary (FNMA Form 1008 11/92): Conventional and RD	25. Life of Loan Flood Determination a. Copy of FEMA Elevation Certificate with photographs b. Copy of application of flood insurance, along with quote of a full NFIP premium rate.
6. Signed & Dated initial Uniform Residential Loan • Include copy of cleaned up 1003 used to run the AUS report. Application (FNMA Form 1003 10/92) and HUD/VA Addendum(s) (HUD 92900-A/VA 26-1802a) if applicable	
7. Verification the LDP and GSA lists have been searched for all parties (FHA/VA/RD)	26. Wood Destroying Insect Report and any additional items to satisfy issues on cert.
8. Veteran's Certificate of Eligibility (VA 26-1870, 26-8320 or 26-8320-1): VA	
9. Verification of VA Benefit-Related Indebtedness (VA 26-8937): VA (if applicable)	27. Copy of Loan Estimate a. Copy of any revisions w/change of circumstance letter, if applicable b. Copy of the list of service providers shopped for, if applicable
10. Copy of completed/signed Counseling Checklist for Military Homebuyers VA Form 26-0592 (only required for active military homebuyers)	
11. Residential Mortgage Credit Report with Credit Score or 3 merged reports with Credit Score	28. Provide copy of "intent to proceed"
12. Informed Consumer Choice Disclosure Notice FHA (if applicable)	
13. Signed & Dated Important Notice to Homebuyers: FHA	29. Copy of the list of HUD approved Homeownership Counseling Organizations (per RESPA) provided to borrower.
14. Credit Score Information Disclosure	
15. Verification of Deposit or 2 full months current bank statements	30. Completed and signed IRS Form 4506T from application (provide copies of 3 years of tax transcripts for MCC program and 2 years for all other loans if available)
16. Gift Affidavit (if applicable)	
17. Copy of Fannie Mae Community Seconds Checklist (FM 0109) if applicable (Conv) PHFA Form 5 - Affordable Housing Assistance Program Checklist if app. (all loan types with subordinate seconds except PHFA seconds)	31. Provide a signed acknowledgement that the borrower(s) have received a copy of the Know Before You Owe, Your Home Loan Toolkit booklet
B. PHFA DOCUMENTS (As required by Program)	
18. Verification of Employment (FULL VOE or verbal w/ current pay stubs showing YTD earnings and 2 yrs of W2's)	1. Mortgagors Affidavit: Form 3 (not needed for K-Gov or FNMA w/out MCC) a. Applicable Addendums Pg.7 b. Seller's Affidavit Pg. 6 (if available at underwriting)
19. Self-Employed Borrowers Fannie Mae Form 1084 - Cash Flow Analysis - HFA Program (if applicable)	2. Copy of LE for Advantage and any revisions w/ change of circumstance if applicable.
20. Divorce Decree/Agreement of Child Support/Spousal Support (if applicable)	3. Verification of Counseling based upon loan program being requested (if available at underwriting)
21. Co-signer Documentation a. Uniform Residential Loan Application b. Residential Mortgage Credit Report c. Verification of Employment	4. Notice to Sellers: HOMEstead (HS-Appendix 7)
	5. Access Assistance Loan - Needs Assessment Form 61
	6. Borrowers Signature Authorization to Release Information Section 8 Housing Homeownership Assistance Program (Form 66)
	7. Homestead Needs Assessment (HS Appendix - 3)

* If borrower/co-borrower is a PHFA employee, you can now submit the package through VirPack.