

**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).
- \_\_\_\_\_ IRS-W9 signed and dated by each borrower
- \_\_\_\_\_ IRS Form 4506-T for each borrower: for borrowers who file their tax return jointly you may submit one IRS Form 4506-T signed, dated, and completed by both of the join filers.
- \_\_\_\_\_ 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.
  - \_\_\_\_\_ Most recent mortgage statement showing escrow amount, or if taxes and insurance not escrowed, most recent paid real estate tax bills and homeowners insurances billing statement
- \_\_\_\_\_ Copy of Deed
- \_\_\_\_\_ Current Title/lien Search: PENNVEST must be in 2<sup>nd</sup> lien position, 3<sup>rd</sup> if 1<sup>st</sup> 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, HUD Notice of Insured Loan, and HUD Counseling List
- \_\_\_\_\_ Intent to Proceed with Loan after receipt of Loan Estimate
- \_\_\_\_\_ CAIVRS, unless PHFA has agreed to provide on Participant's behalf
- \_\_\_\_\_ LDP/GSA by Participant on bank staff and borrower(s)
- \_\_\_\_\_ Processor's Certification of non-labile co-owner, Social Security Number and birthdate