

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 ___ HOMESTYLE ___ 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	17. Copy of Fannie Mae Community Seconds Checklist (FM 0109) if applicable (Conv)
2. Modification Funds Request (Form 62) with complete contract, plans and specs (if applicable)	18. PHFA Form 5 - Affordable Housing Assistance Program Checklist if app. (all loan types with subordinate seconds except PHFA seconds)
3. Automated Underwriting Findings Report	19. Verification of Employment (FULL VOE or verbal w/ current pay stubs showing YTD earnings and 2 yrs of W2's)
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	20. Self-Employed Borrowers Fannie Mae Form 1084 - Cash Flow Analysis (Conv)
5. FNMA Transmittal Summary (FNMA Form 1008 11/92): Conventional and RD	21. Divorce Decree/Agreement of Child Support/Spousal Support (if applicable)
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	22. Co-signer Documentation a. Uniform Residential Loan Application b. Residential Mortgage Credit Report c. Verification of Employment
7. Verification the LDP and GSA lists have been searched for all parties (FHA/VA/RD)	23. 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)
8. Veteran's Certificate of Eligibility (VA 26-1870, 26-8320 or 26-8320-1): VA	24. Condominium Approval documentation (HFA) 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
9. Verification of VA Benefit-Related Indebtedness (VA 26-8937): VA (if applicable)	25. Applicable Appraisal Report 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)
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	
12. Informed Consumer Choice Disclosure Notice FHA (if applicable)	
13. Signed & Dated Important Notice to Homebuyers: FHA	
14. Credit Score Information Disclosure	
15. Verification of Deposit or 2 full months current bank statements	
16. Gift Affidavit (if applicable)	

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

26. HomeStyle Approval documentation a. Lien Waiver (FNMA Form 3739) b. Construction Loan Agreement (FNMA Form 3735) c. Maximum Mortgage Worksheet (FNMA Form 1035) d. Consumer Tips (FNMA Form 1204) e. Final Estimates/Bids f. Contractor Profile Report (FNMA Form 1202)	B. PHFA DOCUMENTS (As required by Program)	
	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)	2. Copy of LE for Advantage and any revisions w/ change of circumstance if applicable.
27. 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.	3. Verification of Counseling based upon loan program being requested (if available at underwriting)	4. FNMA Form 1017 for pre-purchase counseling prior to executing AOS (HFA programs only)
	28. Wood Destroying Insect Report and any additional items to satisfy issues on cert.	5. Notice to Sellers: HOMEstead (HS-Appendix 7)
29. 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	7. Borrowers Signature Authorization to Release Information Section 8 Housing Homeownership Assistance Program(Form 66)	8. Homestead Needs Assessment (HS Appendix - 3)
	30. Provide copy of "intent to proceed"	
31. Copy of the list of HUD approved Homeownership Counseling Organizations (per RESPA) provided to the borrower		
32. 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)		
33. Provide a signed acknowledgement that the borrower(s) have received a copy of the Know Before You Owe, Your Home Loan Toolkit booklet		

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