

**REFINANCE PRE-CLOSING PACKAGE CHECKLIST AND COVER SHEET**

**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.

<b>HOMEOWNERSHIP PROGRAMS DIVISION</b>	
<b>PRIMARY BORROWER'S NAME</b>	<b>CO-BORROWERS NAME</b>
<b>REFINANCE LOAN</b> <input type="checkbox"/> <b>CONVENTIONAL</b> <input type="checkbox"/> <b>FHA</b> <input type="checkbox"/> <b>VA (Select Financing)</b>	
<b>LENDER NAME:</b> _____  <b>Telephone:</b> _____	<b>CONTACT NAME:</b> _____  <b>Email Address:</b> _____
<b>A. PRE-CLOSING DOCUMENTS (place a check in the column as it applies)</b>	
<input type="checkbox"/> <b>1. Preliminary Package (Form 1) submitted</b> <input type="checkbox"/> YES - Provide copy of PHFA approval <input type="checkbox"/> NO	<input type="checkbox"/> <b>20. Completed and signed IRS Form 4506T from application (provide copies of 2 years of transcripts if available) (Conv)</b>
<input type="checkbox"/> <b>2. Automated Underwriting Findings Report (Conv)</b>	<input type="checkbox"/> <b>21. Divorce Decree/Agreement of Child Support/Spousal Support (if applicable)</b>
<input type="checkbox"/> <b>3. Proof of loan insurance/guarantee</b> <input type="checkbox"/> a. Signed FHA Loan Underwriting and Transmittal Summary (HUD 92900-LT): FHA <input type="checkbox"/> b. Provide Mortgage Insurance Certificate	<input type="checkbox"/> <b>22. Deed</b>
<input type="checkbox"/> <b>4. FNMA Transmittal Summary (FNMA Form 1008 11/92): Conv</b>	<input type="checkbox"/> <b>23. Lien Search (FHA, VA)</b>
<input type="checkbox"/> <b>5. Signed &amp; Dated initial Uniform Residential Loan Application (FNMA Form 1003 10/92) and HUD/VA Addendum(s) if applicable</b>	<input type="checkbox"/> <b>24. Condominium Approval documentation (Conv)</b> Select & Provide applicable documentation from list <input type="checkbox"/> a. Copy of lenders unexpired CPM Certification <input type="checkbox"/> b. Copy of Fannie Mae approved projected list from their website for PERS review <input type="checkbox"/> c. Copy of signed warranty statement for lender full reviews
<input type="checkbox"/> <b>6. Verification the LDP and GSA lists have been searched for all required parties: FHA</b>	<input type="checkbox"/> <b>25. Applicable Appraisal Report (FNMA Form 1004 or 1073):</b> NOTE: Original electronic Appraisal (only) to be a separate upload into VirPack <input type="checkbox"/> a. UCDP Submission Summary Report (Conv) <input type="checkbox"/> b. Leasehold Documentation – Copy of lease
<input type="checkbox"/> <b>7. Residential Mortgage Credit Report</b> <input type="checkbox"/> a. Residential Mortgage Credit Report w/ Credit Score or 3 merged reports with Credit Score (Conv) <input type="checkbox"/> b. Residential Mortgage Credit Report w/ Scores for Credit Qualifying FHA Refinances/HMPL Streamline (only)	<input type="checkbox"/> <b>26. Life of Loan Flood Determination</b> <input type="checkbox"/> a. Copy of flood declaration page (for properties currently designated in a SFHA) <input type="checkbox"/> b. Copy of FEMA Elevation Certificate with photographs (if app) <input type="checkbox"/> c. Copy of application of flood insurance, along with quote of a full NFIP premium rate (if newly designated in a SFHA)
<input type="checkbox"/> <b>8. Provide copy of the Credit Score Information Disclosure (Conv)</b>	<input type="checkbox"/> <b>27. Refinance Authorization Results Screen print from FHA Connection Showing the original Appraised Value and Endorsement date (FHA)</b>
<input type="checkbox"/> <b>9. Veteran’s Certificate of Eligibility (VA 26-1870, 26-8320, or 26-8320-1): (VA)</b>	<input type="checkbox"/> <b>28. Copy of VA IRRRL Case Assignment with new VA Loan # and original appraised value (VA)</b>
<input type="checkbox"/> <b>10. Signed statement by veteran acknowledging effect of refinancing (VA)</b>	<input type="checkbox"/> <b>29. Copy of Loan Estimate</b> <input type="checkbox"/> a. Copy of any revisions w/change of circumstance letter, if applicable <input type="checkbox"/> b. Copy of the list of service providers shopped for (if app.)
<input type="checkbox"/> <b>11. IRRRL Worksheet (VA Form 26-8923) (VA)</b>	<input type="checkbox"/> <b>30. Provide copy of "Intent to Proceed"</b>
<input type="checkbox"/> <b>12. Verification of VA Benefits (VA Form 26-8937) if applicable(VA)</b>	<input type="checkbox"/> <b>31. Copy of the list of HUD approved Homeownership Counseling Organizations (per RESPA) provided to borrower.</b>
<input type="checkbox"/> <b>13. Payoff Statement/Pay History</b> <input type="checkbox"/> a. Borrowers "Detailed Payoff Statement" for Current Mortgage <input type="checkbox"/> b. Credit Supplement verifying Current Mortgage payment for at least the past 12 months (FHA, VA)	<input type="checkbox"/> <b>32. HomeStyle Approval documentation</b> <input type="checkbox"/> a. Lien Waiver (FNMA Form 3739) <input type="checkbox"/> b. Renovation Loan Agreement (FNMA Form 3731) <input type="checkbox"/> c. Maximum Mortgage Worksheet (FNMA Form 1035) <input type="checkbox"/> d. Consumer Tips (FNMA Form 1204) <input type="checkbox"/> e. Final Estimates/Bids <input type="checkbox"/> f. Contractor Profile Report (FNMA Form 1202)
<input type="checkbox"/> <b>14. Verification of Deposit or</b> <input type="checkbox"/> a. 2 full months of current bank statements (Conv) <input type="checkbox"/> b. Current month when funds needed to close (FHA, VA)	<b>B. PHFA DOCUMENTS (As required by Program)</b>
<input type="checkbox"/> <b>15. Gift Affidavit (if applicable)</b>	<input type="checkbox"/> <b>1. Borrowers Signature Authorization to Release Information</b>
<input type="checkbox"/> <b>16. Copy of Fannie Mae Community Seconds Checklist if applicable (Conv)</b>	
<input type="checkbox"/> <b>17. PHFA Form 5 - Affordable Housing Assistance Program Checklist if app. (all loan types with subordinate seconds except PHFA seconds)</b>	
<input type="checkbox"/> <b>18. Verification of Employment</b> <input type="checkbox"/> a. Verification of Employment (FULL VOE or verbal w/ current pay stubs showing YTD earnings and 2 yrs of W2's) (Conv) <input type="checkbox"/> b. Telephone verification of employment (verbal) Borrower currently employed (FHA, VA)	
<input type="checkbox"/> <b>19. Self-Employed Borrowers Fannie Mae Form 1084 - Cash Flow Analysis - HFA Program (if applicable)</b>	