

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 | |
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| PRIMARY BORROWER'S NAME | CO-BORROWERS NAME |
| <input type="checkbox"/> PURCHASE <input type="checkbox"/> PURCH & IMPR <input type="checkbox"/> HOMESTYLE <input type="checkbox"/> MCC <input type="checkbox"/> PHIF | <input type="checkbox"/> CONVENTIONAL <input type="checkbox"/> FHA <input type="checkbox"/> RD <input type="checkbox"/> VA (Select Financing) |
| LENDER NAME: _____ Telephone: _____ | CONTACT NAME: _____ Email Address: _____ |
| A. PRE-CLOSING DOCUMENTS (place a check in the column as it applies) | |
| <input type="checkbox"/> 1. Preliminary Package (Form 1) submitted <input type="checkbox"/> YES - Provide copy of PHFA approval <input type="checkbox"/> NO | <input type="checkbox"/> 17. Copy of Fannie Mae Community Seconds Checklist (FM 0109) if applicable (Conv) |
| <input type="checkbox"/> 2. Modification Funds Request (Form 62) with complete contract, plans and specs (if applicable) | <input type="checkbox"/> 18. PHFA Form 5 - Affordable Housing Assistance Program Checklist if app. (all loan types with subordinate seconds except PHFA seconds) |
| <input type="checkbox"/> 3. Automated Underwriting Findings Report | <input type="checkbox"/> 19. Verification of Employment (FULL VOE or verbal w/ current pay stubs showing YTD earnings and 2 yrs of W2's) |
| <input type="checkbox"/> 4. Proof of loan insurance/guarantee <input type="checkbox"/> a. Signed FHA Loan Underwriting and Transmittal Summary (HUD 92900-LT) or Firm Commitment: FHA <input type="checkbox"/> b. Signed Loan Analysis (VA 26-6393): VA <input type="checkbox"/> c. Signed Conditional Commitment: RD <input type="checkbox"/> d. Private Mortgage Insurance Certificate: Conv <input type="checkbox"/> e. 203(k) Maximum Mortgage Worksheet (92700 203k) <input type="checkbox"/> f. 203(K) Borrower's Acknowledgment (HUD 92700(A)) <input type="checkbox"/> g. Request for Single Family Housing Loan Guaranty, RD Form 3555-21 | <input type="checkbox"/> 20. Self-Employed Borrowers Fannie Mae Form 1084 - Cash Flow Analysis (Conv) |
| <input type="checkbox"/> 5. FNMA Transmittal Summary (FNMA Form 1008 11/92): Conventional and RD | <input type="checkbox"/> 21. Divorce Decree/Agreement of Child Support/Spousal Support (if applicable) |
| <input type="checkbox"/> 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 | <input type="checkbox"/> 22. Co-signer Documentation <input type="checkbox"/> a. Uniform Residential Loan Application <input type="checkbox"/> b. Residential Mortgage Credit Report <input type="checkbox"/> c. Verification of Employment |
| <input type="checkbox"/> 7. Verification the LDP and GSA lists have been searched for all parties (FHA/VA/RD) | <input type="checkbox"/> 23. Executed Agreement of Sale/Construction Contract <input type="checkbox"/> a. FHA/VA Amendatory Language of Agreement of Sale <input type="checkbox"/> b. FHA Real Estate Certification (if applicable) <input type="checkbox"/> c. Deed, Settlement Sheet or Agreement of Sale for Land <input type="checkbox"/> d. Copy of Purchase & Improvement/Access Modification Program Acknowledgement (Form 48) |
| <input type="checkbox"/> 8. Veteran's Certificate of Eligibility (VA 26-1870, 26-8320 or 26-8320-1): VA | <input type="checkbox"/> 24. Condominium Approval documentation (HFA) 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"/> 9. Verification of VA Benefit-Related Indebtedness (VA 26-8937): VA (if applicable) | <input type="checkbox"/> 25. Applicable Appraisal Report NOTE: Original electronic Appraisal (only) to be a separate upload into VirPack <input type="checkbox"/> a. UCDP Submission Summary Report (Conv Loans) <input type="checkbox"/> b. Provide a copy of FHA's "successful" EAD notification <input type="checkbox"/> c. Conditional Commitment/Statement of Appraised Value (HUD 92800.5B) <input type="checkbox"/> d. Certificate of Reasonable Value (VA 26-1843) or Notification of Reasonable Value <input type="checkbox"/> e. Housing Quality Standards Questionnaire: HOMEstead (HS-Appendix 5) <input type="checkbox"/> f. Leasehold Documentation – Copy of lease <input type="checkbox"/> g. VA approval of Leasehold (if applicable) |
| <input type="checkbox"/> 10. Copy of completed/signed Counseling Checklist for Military Homebuyers VA Form 26-0592 (only required for active military homebuyers) | |
| <input type="checkbox"/> 11. Residential Mortgage Credit Report with Credit Score or 3 merged reports with Credit Score | |
| <input type="checkbox"/> 12. Informed Consumer Choice Disclosure Notice FHA (if applicable) | |
| <input type="checkbox"/> 13. Signed & Dated Important Notice to Homebuyers: FHA | |
| <input type="checkbox"/> 14. Credit Score Information Disclosure | |
| <input type="checkbox"/> 15. Verification of Deposit or 2 full months current bank statements | |
| <input type="checkbox"/> 16. Gift Affidavit (if applicable) | |

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

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| <input type="checkbox"/> 26. HomeStyle Approval documentation <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) | B. PHFA DOCUMENTS (As required by Program) <input type="checkbox"/> 1. Mortgagors Affidavit: Form 3 (not needed for K-Gov or FNMA w/out MCC) <input type="checkbox"/> a. Applicable Addendums Pg.7 <input type="checkbox"/> b. Seller's Affidavit Pg. 6 (if available at underwriting) |
| <input type="checkbox"/> 27. Life of Loan Flood Determination <input type="checkbox"/> a. Copy of FEMA Elevation Certificate with photographs <input type="checkbox"/> b. Copy of application of flood insurance, along with quote of a full NFIP premium rate. | <input type="checkbox"/> 2. Copy of LE for Advantage and any revisions w/ change of circumstance if applicable. <input type="checkbox"/> 3. Verification of Counseling based upon loan program being requested (if available at underwriting) <input type="checkbox"/> 4. FNMA Form 1017 for pre-purchase counseling prior to executing AOS (HFA programs only) |
| <input type="checkbox"/> 28. Wood Destroying Insect Report and any additional items to satisfy issues on cert. | <input type="checkbox"/> 5. Notice to Sellers: HOMEstead (HS-Appendix 7) |
| <input type="checkbox"/> 29. Copy of Loan Estimate <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 applicable | <input type="checkbox"/> 6. Access Assistance Loan - Needs Assessment Form 61 <input type="checkbox"/> 7. Borrowers Signature Authorization to Release Information Section 8 Housing Homeownership Assistance Program(Form 66) <input type="checkbox"/> 8. Homestead Needs Assessment (HS Appendix - 3) |
| <input type="checkbox"/> 30. Provide copy of "intent to proceed" | |
| <input type="checkbox"/> 31. Copy of the list of HUD approved Homeownership Counseling Organizations (per RESPA) provided to the borrower | |
| <input type="checkbox"/> 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) | |
| <input type="checkbox"/> 33. Provide a signed acknowledgement that the borrower(s) have received a copy of the Know Before You Owe, Your Home Loan Toolkit booklet | |

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