

**Tennessee Housing Development Agency (THDA)  
New Start Underwriting Submission Checklist**

Program Partner Number: \_\_\_\_\_  
 Program Partner Name: \_\_\_\_\_  
 Program Partner Address: \_\_\_\_\_

Primary Applicant: \_\_\_\_\_  
 Property Address: \_\_\_\_\_

Program Type:  
 Tier I  
 Tier II

Property Type:  
 Single Family Detached     Zero Lot Line  
 Manufactured Home         Townhome  
 Condominium

ASSEMBLE PACKAGE IN ORDER LISTED BELOW AND UPLOAD TO THELMA LOAN PORTAL

**THDA PROGRAM ELIGIBILITY**

- |   |  |
|---|--|
| <input type="checkbox"/> 1. Buyer Profile<br><br><input type="checkbox"/> 2a. Application Declaration<br><br><input type="checkbox"/> 2b. Veteran Exemption Application Declaration (if applicable)<br><br><input type="checkbox"/> 3. Seller Declaration | <input type="checkbox"/> 4. Signed and Dated Tax Returns with all schedules and W-2s for the most recent tax year<br><br><input type="checkbox"/> 5. IRS Non-Filing Confirmation for most recent tax year<br><br><input type="checkbox"/> 6. Notice to Applicants Federal Recapture Requirements (signed copy)<br><input type="checkbox"/> 7. Homebuyer Education Certification (Post Purchase and Pre-Purchase) |
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**CREDIT PACKAGE**

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| <input type="checkbox"/> 8. Typed Transmittal Summary (1008) signed by underwriter<br><br><input type="checkbox"/> 9. Final Loan Application (Typed URLA) (3 year residency should be stated)<br><br><input type="checkbox"/> 10. Initial Interviewer's Signed Loan Application URLA (3 year residency should be stated)<br><br><input type="checkbox"/> 11. Power of Attorney, if applicable<br><br><input type="checkbox"/> 12. Evidence of U.S. Citizen or Permanent Resident Alien<br><br><input type="checkbox"/> 13. Credit Report, 3 alternative trade lines if applicable<br><br><input type="checkbox"/> 14. Credit Explanation Letter(s)<br><br><input type="checkbox"/> 15. Final Divorce Decree/Marital Dissolution (if applicable)<br><br><input type="checkbox"/> 16. Verification of Child Support<br><br><input type="checkbox"/> 17. Verification of SSI or Other Assistance<br><br><input type="checkbox"/> 18. Verifications of Employment (verbal is unacceptable)<br><br><input type="checkbox"/> 19. Most Recent Pay Stub (within past 30 days)<br><br><input type="checkbox"/> 20. Verifications of Prior Employment (telephone verification is acceptable) | <input type="checkbox"/> 21. Initial Loan Estimate<br><br><input type="checkbox"/> 22. Two Most Recent Bank Statements, as listed on URLA<br><br><input type="checkbox"/> 23. Gift Letter, sourced appropriately<br><br><input type="checkbox"/> 24. Sales Contract and Addendum (copy)<br><br><input type="checkbox"/> 25. Title Commitment, including legal description<br><br><input type="checkbox"/> 26. Hazard Insurance Declarations Page<br><br><input type="checkbox"/> 27. Appraisal Report (URAR)<br><br><input type="checkbox"/> 28. Original Final Inspection with Photos of Subject Property (front, rear, street)<br><br><input type="checkbox"/> 29. Flood Notification (if applicable, signed by Applicant of Certified date mail to Applicant) (Copy)<br><br><input type="checkbox"/> 30. Copies of subordinate liens, notes, and deed of trust<br><br><input type="checkbox"/> 31. Grant/Downpayment assistance approval letters<br><br><input type="checkbox"/> 32. VA Form DD-214 or VA Form DD-4 (for Veteran Exemption only)<br><br><input type="checkbox"/> 33. New Start Details of Purchase |
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**THDA RESERVES THE RIGHT TO REQUEST ADDITIONAL DOCUMENTATION TO EVALUATE THIS LOAN APPLICATION.**

The undersigned, an authorized representative of the Program Partner referenced above, hereby certifies and warrants as follows: (i) the information accompanying this submission has been verified and corroborated as required by THDA; (ii) all disclosures required under applicable federal and/or state law have been made; (iii) the Applicant referenced above and the property proposed for purchase by the Applicant meet all applicable THDA mortgage loan eligibility and program guidelines; and (iv) to the extent this submission is electronic.

Program Partner Authorized Signature	Print Name and Title	Date
Phone No. (____) _____	Fax No. (____) _____	Email address _____