

UNDERWRITING SUBMISSION CHECKLIST

OA Name: _____
 OA Address: _____

Primary Applicant: _____
 Property Address: _____

PLEASE ASSEMBLE PACKAGE IN ORDER LISTED BELOW

THDA PROGRAM ELIGIBILITY AND LOAN DISCLOSURE DOCUMENTS

- | | |
|---|---|
| <input type="checkbox"/> Application Declaration, Veteran Exemption Application Declaration | <input type="checkbox"/> Borrower Consent to Use Tax Returns |
| <input type="checkbox"/> Seller Affidavit | <input type="checkbox"/> E-Sign Act Consent (if applicable) |
| <input type="checkbox"/> Notice to Applicants Federal Recapture Requirements (signed copy) | <input type="checkbox"/> Intent to Proceed |
| <input type="checkbox"/> Homebuyer Education Certification | <input type="checkbox"/> ECOA |
| <input type="checkbox"/> Initial Loan Estimate (Revised/Locked LE or COC if applicable) | <input type="checkbox"/> FHA Loans – Identity of Interest Certification |
| <input type="checkbox"/> Initial Loan Estimate – 2 nd Mortgage, if applicable | <input type="checkbox"/> FHA Loans-92564-CN Home Inspection |
| <input type="checkbox"/> Borrower Signature Authorization | <input type="checkbox"/> FHA Loans-92900-B Important Notice |
| <input type="checkbox"/> Patriot Act Disclosure | |

CREDIT PACKAGE

- Evidence of Borrower Identity
- Evidence of LDP/GSA Exclusionary List Searched
- FHA Loan Underwriting and Transmittal Summary with Condition Sheet, **AND** All Pages of Form 92900A. P3 Signed by DE Underwriter
- FHA Connection Case Number Assignment
- FHA Connection Borrower Validation
- FHA Connection Appraisal Logging Form
- FHA Connection CAIVRS
- USDA/RHS #3555-18
- Transmittal Summary (1008) Signed by Underwriter
- DU/LPA/GUS Feedback Results
- Any Additional Documentation as Stated on DU/LPA/ GUS Feedback Results
- VA/Loan Analysis Worksheet Approval OR VA Certificate of Commitment/DD-214 or DD-4 (if applicable)
- Final Loan Application (Typed URLA) URLA (3 year residency should be stated)
- Initial Interviewer's Signed Loan Application URLA (3 year residency should be stated)
- Credit Report, Credit Explanation Letters (if applicable), Inquiries Statement from Borrower
- Final Divorce Decree/Marital Dissolution (if applicable)
- Verification of Court Ordered Child Support/Parenting Plan
- Verification of SSI or Other Assistance
- Verifications of Employment (verbal is unacceptable)
- Most Recent Pay Stub (within past 30 days)
- Signed and Dated Tax Returns with All Schedules and W-2s for the Most Recent Tax Year
- IRS Non-Filing Confirmation for Most Recent Tax Year
- Verifications of Prior Employment (Telephone Verification is Acceptable)
- Self-Employment Cash Flow Worksheet, P & L, 2 years Business Tax Returns (corp. or partnership or sole prop.)
- Deposit Verification
- Gift Letter, Documentation of Gift Transfer, and Verification of Gift Donor's Funds Received
- Copy of Earnest Money Deposit
- Sales Contract and Addendum (Copy), FHA/VA Amendatory Clause (if applicable)
- Title Commitment, Including legal description
- Hazard Insurance Declarations Page
- Condo Documents (if applicable) - Condo Approval, Condo Questionnaire, Master HO Policy, etc. per FHA Guidelines
- Appraisal Report (URAR), USDA-RD Conditions, and Executed Conditional Commitment (928005.b), VA CRV
- Evidence Appraisal Uploaded to EAD and is "Successful"
- Evidence of Condo Approval From HUD's Website
- Fully Executed Appendix B: Lender Certification for Individual Unit Financing
- Final Inspection and Legible Photos of Subject Property (Front, Rear, Street) and Photos or Photocopies of Comparable Sales
- Flood Notification (if applicable, Signed by Applicant or Certified Date Mailed to Applicant) (Copy)
- Grant/Down Payment Assistance Approval Letters
- Original Certificate of Title or Original Manufactured Certificate of Origin (Mobile/Manufactured Homes)
- Power of Attorney, Original and Recorded, if applicable

THDA RESERVES THE RIGHT TO REQUEST ADDITIONAL DOCUMENTATION TO EVALUATE THIS LOAN APPLICATION.

The undersigned, an authorized representative of the OA 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 requirements of applicable federal and/or state law have been met, including, without limitation, all disclosures and requirements in the Federal Reserve Board "Rule" and the Dodd-Frank Act; (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.

Originating Agent Authorized Signature _____	Print Name and Title _____	Date _____
Phone No. (____) _____	Fax No. (____) _____	Originating Agent Email: _____
Loan Originator Name: _____		Loan Originator Email: _____