# Tennessee Housing Development Agency (THDA)
# Underwriting Submission Checklist

OA Number: _____

OA Name: _____

OA Address: _____

_____

Primary Applicant: _____

Property Address: _____

_____

Applicant's Email_____

Program Type:
- ❑ Great Choice-1st Mortgage
- ❑ Great Choice Plus-2nd Mortgage
- ❑ Homeownership for the Brave

DU/LP Recommendation
- ❑ Approve/Eligible
- ❑ Refer/Eligible
- ❑ Manual No Score

Loan Type:
- ❑ FHA
- ❑ VA
- ❑ USDA/RD
- ❑ Conventional

Property Type:
- ❑ Single Family Detached
- ❑ Condo
- ❑ Manufactured Home
- ❑ Other_____

PLEASE ASSEMBLE PACKAGE IN ORDER LISTED BELOW

## THDA PROGRAM ELIGIBILITY

- ❑ 1. Buyer Profile
- ❑ 2. Original Application Affidavit(s), Veteran Exemption Application Affidavit
- ❑ 3 Original Seller Affidavit (notarized)
- ❑ 4. Notice to Applicants Federal Recapture Requirements (signed copy)
- ❑ 5. Homebuyer Education Certification, HHF-DPA Combo Certificate

## CREDIT PACKAGE

- ❑ 6. FHA Loan Underwriting and Transmittal Summary with condition sheet, **AND** Form 92900A p3, signed by DE Underwriter and DU or LP findings
- ❑ 7. USDA/RHS #3555-18
- ❑ 8. Typed Transmittal Summary (1008) signed by underwriter with DU or LP findings within 90 days of AUS or run date
- ❑ 9. VA/Loan Analysis Worksheet Approval OR VA Certificate of Commitment/DD-214 or DD-4 (if applicable)
- ❑ 10. Initial Loan Estimate
- ❑ 14. Initial Loan Estimate – 2nd Mortgage, if applicable
- ❑ 15. Final Loan Application (Typed URLA) 1003 (3 year residency should be stated)
- ❑ 16. Initial Interviewer's Signed Loan Application 1003 (3 year residency should be stated)
- ❑ 17. Credit Report and credit explanation letters (if applicable)
- ❑ 18. Final Divorce Decree/Marital Dissolution (if applicable)
- ❑ 19. Verification of Court Ordered Child Support/Parenting Plan
- ❑ 20. Verification of SSI or Other Assistance
- ❑ 21. Verifications of Employment (verbal is unacceptable)
- ❑ 22. Most Recent Pay Stub (within past 30 days)
- ❑ 23. Signed and Dated Tax Returns with all schedules and W-2s for the most recent tax year including non-qualifying spouse
- ❑ 24. IRS Non-Filing Confirmation for most recent tax year including non-qualifying spouse
- ❑ 25. Verifications of Prior Employment (telephone verification is acceptable)
- ❑ 26. Self-Employment Cash Flow Worksheet, P & L, 2 years Business Tax Returns (corp. or partnership or sole prop.)
- ❑ 27. Deposit Verification
- ❑ 28. Gift Letter
- ❑ 29. Sales Contract and Addendum (Copy)
- ❑ 30. Title Commitment
- ❑ 31. Hazard Insurance Declarations Page
- ❑ 32. Appraisal Report (URAR) and Condition Sheet with VC Sheet/USDA-RD Conditions, and executed conditional commitment (928005.b), VA CRV
- ❑ 33. Final Inspection and Legible Photos of Subject Property (front, rear, street) and Photos or Photocopies of comparable sales
- ❑ 34. Flood Notification (if applicable, signed by Applicant or certified date mailed to Applicant) (Copy)
- ❑ 35. Grant/Down payment assistance approval letters
- ❑ 36. Original Certificate of Title or Original Manufactured Certificate of Origin (Mobile/Manufactured Homes)
- ❑ 37. FHA 203(h) Proof of permanent residence (if applicable)
- ❑ 38. FHA 203(h) Proof of destruction of residence (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, all documents and affidavits required to be originals or with original signature were obtained.

_____ _____ _____

Originating Agent Authorized Signature | Print Name and Title | Date

Phone No. (_____)_____ Fax No. (_____)_____ Email address _____

_____ _____

Loan Originator Name | Loan Originator Email