

## GC97 UNDERWRITING SUBMISSION CHECKLIST

### FREDDIE MAC HFA ADVANTAGE MORTGAGE

Lock Expiration Date: \_\_\_\_\_  
 OA Name: \_\_\_\_\_  
 OA Underwriter: \_\_\_\_\_  
 Listing Agent: \_\_\_\_\_  
 Selling Agent: \_\_\_\_\_

Closing Date: \_\_\_\_\_  
 Primary Applicant: \_\_\_\_\_  
 Loan Originator Name: \_\_\_\_\_  
 Loan Originator Email: \_\_\_\_\_  
 Builder: \_\_\_\_\_

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#### PLEASE ASSEMBLE PACKAGE IN ORDER LISTED BELOW

- \_\_\_ Transmittal Summary (1008) Signed By Underwriter to Include Payment of Subordinate Lien (If Applicable)
- \_\_\_ Evidence Borrower's Identity Was Verified, DL or Passport,
- \_\_\_ Intent to Proceed
- \_\_\_ LPA Findings Reflecting "Accept" And Program Type "HFA Advantage"; Final LPA Transferred To THDA S/SN 210980
- \_\_\_ Document Checklist
- \_\_\_ Initial Loan Estimate for GC97 Loan, First Mortgage, If Electronic Signature, Evidence of the Borrower's Consent
- \_\_\_ Initial Loan Estimate for GC97 Plus Subordinate Loan (If Applicable),
- \_\_\_ Initial Interviewer's Signed Loan Application (URLA), If Electronic Signature, Evidence of the Borrower's Consent
- \_\_\_ Final Loan Application (Typed URLA)
- \_\_\_ Private Mortgage Insurance Certificate of Commitment Reflecting Correct Coverage and Loan Amount
- \_\_\_ Evidence the OFAC SND List (Office of Foreign Assets Control & Specially Designated Nationals and Blocked Persons) Was Searched For All Borrowers
- \_\_\_ Evidence of Freddie Mac Exclusionary List (FMEL) Searched or Signed THDA Exclusionary List Certification Form
- \_\_\_ Borrower Signature Authorization
- \_\_\_ E-Sign Consent
- \_\_\_ ECOA
- \_\_\_ Borrower Consent to Use Tax Return
- \_\_\_ Patriot Act Disclosure
- \_\_\_ Credit Report, Explanation for Recent Credit Inquiries and Credit Explanation Letters (If Applicable)
- \_\_\_ UCDP Submission Summary Report (SSR) Appraisal Shared With THDA ID# GVT276

#### QUALIFYING INCOME ONLY PER FREDDIE MAC DOCUMENTATION CHECKLIST

- \_\_\_ Signed and Dated Tax Returns with All Schedules; 2 Years If Self-Employed
- \_\_\_ W-2s for the Most Recent Tax Year to Match Wages Filed
- \_\_\_ Verifications of Employment (Verbal Is Unacceptable)
- \_\_\_ Most Recent Pay Stub (Within Past 30 Days)
- \_\_\_ Verifications of Prior Employment (Telephone Verification Is Acceptable)
- \_\_\_ Verification of SSI or Other Assistance (If Applicable)
- \_\_\_ Final Divorce Decree/Marital Dissolution (If Applicable)
- \_\_\_ Verification of Court Ordered Child Support/Parenting Plan (If Applicable)
- \_\_\_ Deposit Verification, Source Funds To Close, Additional Assets, and Verify Assets to Support LPA Feedback Certificate
- \_\_\_ Homebuyer Education Certification Completed Prior To Closing
- \_\_\_ Sales Contract and Addendum (Signed By All Parties)
- \_\_\_ Title Commitment Including Legal Description
- \_\_\_ Hazard Insurance Declarations Page
- \_\_\_ Flood Notification (If Applicable, Signed By Applicant or Certified Date Mailed To Applicant)
- \_\_\_ Appraisal Report (URAR) LPA Feedback Certificate Should Contain Home Value Explore (HVE) Results.
- \_\_\_ Final Inspection and Legible Photos of Subject Property (Front, Rear, Street
- \_\_\_ Additional Documentation As Required Per LPA Findings
- \_\_\_ Power Of Attorney, Original and Recorded, If Applicable

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#### 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", the Dodd-Frank Act, RESPA, TILA, TRID and GLBA; (iii) the Applicant referenced above and the property proposed for purchase by the Applicant meet all applicable THDA mortgage loan eligibility and program guidelines.

\_\_\_\_\_  
 Originating Agent Authorized Signature

\_\_\_\_\_  
 Printed Name and Title

Phone: \_\_\_\_\_ Email: \_\_\_\_\_ Date: \_\_\_\_\_