

# UNDERWRITING SUBMISSION CHECKLIST



Borrower Name: \_\_\_\_\_

File Contact Email: \_\_\_\_\_

File Contact Name: \_\_\_\_\_

File Contact Phone No: \_\_\_\_\_

**PLEASE ASSEMBLE PACKAGE IN ORDER LISTED BELOW**

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

<b>GREAT CHOICE MORTGAGE REVENUE BOND DOCUMENTS</b>	
	Application or Veteran Exemption Declaration
	Seller Declaration
	Notice to Applicants Federal Recapture Disclosure
<b>DISCLOSURES</b>	
	1 <sup>st</sup> Mtg All Loan Estimates, initial, revised, locked
	2 <sup>nd</sup> Mtg All Loan Estimates, initial, revised, locked
	Borrower Signature Authorization
	Patriot Act Disclosure
	Borrower Consent to Use Tax Returns
	E-Sign Ace Consent
	Intend to Proceed
	ECOA
<b>COMPLIANCE</b>	
	Homebuyer Education Certificate/Approved Provider
	Borrower ID-legible, not expired
	Exclusionary List all parties in the transaction-LDP, GSA
<b>FHA COMPLIANCE</b>	
	Identity of Interest Certification
	92564-CN Home Inspection
	92900.B Important Notice to Homebuyers
	FHA Connection Case Number Assignment, Borrower Validation, Appraisal Logging, CAIVRS
	FHA Amendatory Clause
	"Successful" Upload to EAD
	FHA Loan Underwriting & Transmittal Summary
	92900.A HUD/VA Addendum to URLA. Pgs 1-4;-executed
<b>VA Compliance or Homeownership for the Brave</b>	
	Loan analysis
	HUD/VA Addendum to URLA Pages 1-2 executed by borrower
	DD-214 or DD-4
	Certificate of Eligibility
	LNV-Lender Notification of Value
	VA Amendatory Clause
<b>USDA COMPLIANCE</b>	
	USDA/RHS #3555-18
	1008 Transmittal Summary signed by UW
<b>FREDDIE MAC HFA ADVANTAGE (Conventional loan non-bond)</b>	
	1008 Transmittal Summary
	LPA Feedback Results "Accept" HFA Advantage, INCLUDING DOCUMENT CHECKLIST
	PMI Certificate matching coverage on LPA
	FMEL Searched
	OFAC SND List searched
	UCDP Submission Summary Report (SSR)

<b>Approval Documents</b>	
	AUS Feedback Results
	Additional Documentation refer/no score
	Additional Documentation per feedback results
	Excessive submissions addressed
<b>Application</b>	
	URLA-initial (3 years residency for bond loan)
	URLA-Final
<b>Credit Report</b>	
	Credit Report
	Credit Supplements
	Credit Explanation/Inquiry Explanation
	Documentation for any Co-signed/Authorized user
<b>Income-FHLMC HFA Advantage is per Document Checklist</b>	
	Underwriter Income Worksheet*
	Verification of Employment
	Paystub within 30 days of submission to THDA
	VOE prior employment for 2 yrs/match W2s
	Signed tax returns, including W2(s) or IRS Non-filing
	SSI/Disability or other assistance
	Child Support/Alimony
	Self-Employment Documentation; P&L, 2 yrs taxes; see Guide for additional documentation
<b>Assets- FHLMC HFA Advantage is per Document Checklist</b>	
	Copy of Earnest Deposit
	Gift Letter or source funds to close
	Gift Transfer/Donor's Ability to Give
	Verification of Deposit; 2 months bank statements
<b>Property</b>	
	Title Commitment, including legal in the 1st Mtg Loan Amount; Alta 8 & 9 and Alta 7.6 if MFG Home
	Sales Contract, all addendums and extension if needed
	Appraisal Report-must state Purpose/Intent of Use
	Final Inspection reflecting all repairs are complete
	Hazard Insurance Declaration Page
	Flood Certification-reflecting ISAOA
	Condo Questionnaire, Master HO Policy
	Condo Approval Docs (if applicable)
<b>Manufactured Home Documents</b>	
	Certificate of Title or Manufactured Certificate of Origin (front & back)
	Structural Engineer Certification
	De-title letter
<b>Other</b>	
	Specific Power of Attorney (original recorded)