

# Entering Conventional with & without MI Program in DU

- ◎ **Loan must be run under DU 9.0**
  - › Approve/Eligible required
    - › No *manual underwriting*
    - › LP will not be accepted
- ◎ **Select Additional Data Screen**
- ◎ **Under Community Lending Information**
  - › Choose “*HFA Preferred Risk Sharing*” for Conventional without MI
    - › Special Feature Code: **820**
  - › Choose “*HFA Preferred*” for Conventional with MI
    - › Special Feature Code: **358**
  - › Community Seconds: Regular or Affordable DAP
    - › Special Feature Code: **118**

**Lenders without access to DU should contact KHC for alternative options**



### Edit Loan: Quick 1003: Additional Data

Borrower Name	Loan Number	Institution Name	Casefile ID
		KENTUCKY HOUSING CORPORATION	

- Quick 1003
  - Borrower Information
  - Types, Terms & Property
  - Employment Information
  - Income & Housing
  - Assets
  - Liabilities
  - Details of Transaction
  - Declarations
  - Additional Data
  - Submission Errors
- Full 1003
- Link to Underwriting Guides

#### Appraisal Information

Please Provide All Available Appraisal Information

Property Appraised Value:  Actual

Appraiser Name:

Appraiser Company:

Appraiser's State License Number:

Appraiser's Licensing State:

Fieldwork Obtained:

Supervisory Appraiser's License Number:

#### Community Lending Information

Community Lending Product:

Additional Data Screen

Community Lending Information

[Link to Underwriting Guides](#)

Supervisory Appraiser's License Number

### Community Lending Information

Community Lending Product

Community Seconds

Community Seconds Repayment Structure

Metropolitan Statistical Area or County

Choose HFA Preferred when utilizing Conventional with MI

Choose HFA Preferred Risk Sharing when utilizing Conventional with NO MI

### Loan Information

Seller Provided Below Market Financing

First Year Buydown Rate

Lien Type \*

Payment Frequency

Repayment Type

Subject Property Type \*

Balloon?

Balloon Mortgage Term (months)

Will Escrow be Waived?  Yes  No

APR Spread (%)

Covered under HOEPA