



Kentucky Housing Corporation
Underwriting Checklist- FHA Refinance

****Documents to be uploaded to Underwriting File as one PDF in KHC's system****

ITEMS TO BE INCLUDED ON ALL LOANS

- KHC INCOME CALCULATOR PRINTOUT
- NOTICE TO HOME LOAN APPLICANT DISCLOSURE
- ALL LOAN ESTIMATES
- FINAL TYPED APPLICATION (URLA), UNSIGNED
- INITIAL APPLICATION (URLA) FULLY COMPLETED, DATED AND SIGNED
- BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT
- ASSETS – VERIFICATION REQUIRED IF FUNDS NEEDED TO CLOSE
- W-2'S, PAYSTUBS OR UTILITY BILLS TO EVIDENCE LENGTH OF OCCUPANCY IN PROPERTY
- IF KHC DAP, PAYOFF OR RESUBORDINATION IS REQUIRED. SEE KHC'S POST CLOSING GUIDE ON ALLREGS
- IF PROPERTY IS MANUFACTURED HOUSING – NEED VEHICLE TITLE. AFFIXATION IS NOT ACCEPTABLE. MUST BE PERMANENTLY ATTACHED OVER 12 MONTHS.
- FHA NOTICE TO HOMEOWNER – ASSUMPTION OF FHA INSURED MORTGAGES
- FHA INFORMED CONSUMER CHOICE DISCLOSURE
- FINAL TYPED FHA/VA ADDENDUM (92900-A), PAGES 1 UNSIGNED, PAGE 2 SIGNED AND DATED BY BORROWER

TPO LENDERS ONLY

- ALL LDP/GSA PRINTOUTS FOR BORROWER AND LOAN OFFICER
- HOME COUNSELING DISCLOSURE, PER CFPB REGULATION
- NOTE FROM CURRENT LOAN BEING REFINANCED (STREAMLINE REFINANCE ONLY)
- PAYOFF STATEMENT ON MORTGAGE BEING REFINANCED
- NET TANGIBLE BENEFIT FORM
- INITIAL TYPED FHA/VA ADDENDUM (92900-A)
- CD OR HUD-1 FROM CURRENT LOAN (STREAMLINE REFI W/OUT APPRAISAL)
- SOCIAL SECURITY NUMBER DOCUMENTATION (STREAMLINE REFI W/OUT APPRAISAL)

ADDITIONAL ITEMS TO BE INCLUDED FOR THE FOLLOWING PROGRAMS

- FHA NON-CREDIT QUALIFYING STREAMLINE REFI W/ OUT APPRAISAL**
- TRI-MERGED CREDIT REPORT
 - MUST SHOW 620 MINIMUM CREDIT SCORE AND SATISFACTORY 12 MONTHS MORTGAGE HISTORY THROUGH CURRENT MONTH
 - VERBAL VOE AND MOST RECENT PAYSTUB (COMPLIANCE INCOME TBD)
 - VERIFICATION OF ALL NON-EMPLOYMENT INCOME SOURCES (COMPLIANCE INCOME TBD)

- FHA CREDIT QUALIFYING STREAMLINE REFINANCE WITH APPRAISAL/RATE TERM**
- URAR AND ALL ATTACHMENTS (CORRESPONDENT LENDERS) UPLOAD SEPARATELY
 - ALL PRINTOUTS FROM DU OR LP (FHA RATE TERM ONLY)
 - CREDIT REPORT (ALL REPORTS AND SUPPLEMENTS MUST BE SUBMITTED)
 - EMPLOYMENT – VERIFICATION OF ALL EMPLOYMENT AND INCOME SOURCES FOR LAST TWO YEARS (PER AUS FINDINGS PER RATE/TERM ONLY)
 - APPRAISAL DISCLOSURE FORM, PER CFPB REGULATION
 - APPRAISAL STATUS CONFIRMATION EMAIL FROM ARIVS (TPO LENDER)