



Kentucky Housing Corporation
Underwriting Checklist- FHA Refinance

Third Party Originators (TPO's) and Correspondent Lenders must upload these documents to "Underwriting File" as one PDF in KHC's Lender Portal.

Delegated Lenders: These forms, collectively, represent the "Credit Package" as referenced in the Closed Loan Checklist.

ITEMS TO BE INCLUDED ON ALL LOANS

- KHC RESERVATION CONFIRMATION
- KHC INCOME CALCULATOR PRINTOUT
- ALL LOAN ESTIMATES AND INTENT TO PROCEED
- FINAL TYPED APPLICATION (URLA), UNSIGNED
- INITIAL APPLICATION (URLA) FULLY COMPLETED, DATED AND SIGNED
- FINAL TYPED FHA/VA ADDENDUM (92900-A), PAGES 1 UNSIGNED, PAGE 2 SIGNED AND DATED BY BORROWER
- INITIAL TYPED FHA/VA ADDENDUM (92900-A)
- BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT
- NOTICE TO HOME LOAN APPLICANT DISCLOSURE
- 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
- NOTE FROM CURRENT LOAN BEING REFINANCED (STREAMLINE REFINANCE ONLY)
- PAYOFF STATEMENT ON MORTGAGE BEING REFINANCED
- NET TANGIBLE BENEFIT FORM
- CD OR HUD-1 FROM CURRENT LOAN (STREAMLINE REFI W/OUT APPRAISAL)
- SOCIAL SECURITY NUMBER DOCUMENTATION (STREAMLINE REFI W/OUT APPRAISAL)
- ALL LDP/GSA PRINTOUTS FOR BORROWER AND LOAN OFFICER
- HOME COUNSELING DISCLOSURE, PER CFPB REGULATION
- FAIR CREDIT DISCLOSURE
- PATRIOT ACT DISCLOSURE AND PATRIOT ACT BORROWER INFORMATION FORM

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)