



**Kentucky Housing Corporation  
Underwriting Checklist- FHA Refinance**

**\*\*Documents to be uploaded as PDF in KHC's system\*\***

**Items to be included on all FHA refinances:**

- **KHC INCOME CALCULATOR PRINTOUTS**
- **ALL LDP/GSA PRINTOUTS FOR BORROWER AND LOAN OFFICER (TPO LENDERS ONLY)**
- **CHILD SUPPORT CERTIFICATION IF NO SUPPORT IS RECEIVED (IF APPLICABLE)**
- **HOME COUNSELING DISCLOSURE, PER CFPB REGULATION (TPO LENDERS ONLY)**
- **PROTECT MY KY HOME DISCLOSURE**
- Notice to Home Loan Applicant Disclosure
- **NOTE FROM CURRENT LOAN BEING REFINANCED (TPO LENDERS ONLY)**
- **PAYOFF STATEMENT ON MORTGAGE BEING REFINANCED (TPO LENDERS ONLY)**
- **NET TANGIBLE BENEFIT FORM (TPO LENDERS ONLY)**
- **SIGNED IRS FORM 4506**
- **ALL GOOD FAITH ESTIMATES (LOAN ESTIMATE EFFECTIVE 8/1/15)**
- **TRUTH IN LENDING DISCLOSURES PROVIDED WITHIN THREE DAYS OF APPLICATION (LOAN ESTIMATE EFFECTIVE 8/1/15)**
- **TRANSFER OF SERVICING DISCLOSURE (TPO LENDERS ONLY)**
- **FINAL TYPED APPLICATION (URLA), UNSIGNED PAGES 1-4**
- **INITIAL APPLICATION (URLA) FULLY COMPLETED, DATED AND SIGNED**
- **BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT**
- **ASSETS – VERIFICATION REQUIRED IF FUNDS NEEDED TO CLOSE**
- **KHC RESERVATION FORM**
- **IF KHC DAP, PAYOFF OR RESUBORDINATION IS REQUIRED. SEE KHC'S POST CLOSING GUIDE FOR MORE INFORMATION**
- **IF PROPERTY IS MANUFACTURED HOUSING – NEED VEHICLE TITLE. AFFIXATION IS NOT ACCEPTABLE.**
- **FHA ADDITIONAL FORMS REQUIRED**
- 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**

**Additional items to be included if any of the following:**

**FHA NON-CREDIT QUALIFYING STREAMLINE REFI W/ OUT APPRAISAL**

- **TRI-MERGED CREDIT REPORT**
- Must show 640 minimum credit score and satisfactory 12 months mortgage history through current month
- **HUD-1 FROM CURRENT LOAN (TPO LENDERS ONLY)**
- **SOCIAL SECURITY NUMBER DOCUMENTATION (TPO LENDERS ONLY)**
- **PROVIDE THE FOLLOWING FOR KHC COMPLIANCE INCOME:**
- **VERBAL VOE AND MOST RECENT PAYSTUB**
- **VERIFICATION OF ALL NON-EMPLOYMENT INCOME SOURCES**

**FHA CREDIT QUALIFYING STREAMLINE REFINANCE WITH APPRAISAL/RATE TERM**

- **URAR (APPRAISAL REPORT) AND ALL ATTACHMENTS (CORRESPONDENT LENDERS) **\*\*UPLOAD AS PDF SEPARATELY\*\*****
- **ALL PRINTOUTS FROM DU OR LP – FHA RATE TERM ONLY**
- **CREDIT REPORT (ALL REPORTS AND SUPPLEMENTS MUST BE SUBMITTED)**
- **GIFT LETTER FULLY EXECUTED BY ALL PARTIES (PER AUS FINDINGS IF FHA RATE TERM)**
- **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**
- **TPO LENDERS ONLY: APPRAISAL STATUS CONFIRMATION EMAIL FROM BLUEGRASS APPRAISAL MANAGEMENT**