



Kentucky Housing Corporation MCC Underwriting Checklist

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

Items to be included on MCC (Non-KHC 1st Mtg)

- MCC Reservation Confirmation
- Copy of Final Uniform Residential Loan Application
- KHC Income Calculator
- Verification of Employment for last 12 months
- Most recent YTD pay stubs (30 days worth of earnings)
- Documentation to support other income (self-employed, social security, etc) All household income must be taken into account (even non-purchasing spouse)
- Executed Mortgagor Certification of Eligibility (MCC 001)
- Executed Seller Certification (MCC 002)
- Most recent three years of IRS tax transcripts or federal income tax returns (if property is located in non-targeted county)
- Residential purchase contract
- Appraisal