



Kentucky Housing Corporation
Underwriting Checklist
FHA Purchase

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
- HUD FORM 92900.LT, FHA TRANSMITTAL SUMMARY
- KHC INCOME CALCULATOR PRINTOUT
- MOST RECENT FINDINGS FROM DU OR LP, APPROVE/ACCEPT ELIGIBLE
- CREDIT REPORT – (ALL REPORTS AND SUPPLEMENTS MUST BE SUBMITTED)
- NOTICE TO HOME LOAN APPLICANT DISCLOSURE
- ALL LOAN ESTIMATES FOR FIRST MORTGAGE AND DAP PROGRAM.
- INTENT TO PROCEED FOR FIRST MORTGAGE
- FINAL TYPED APPLICATION (URLA), UNSIGNED
- INITIAL APPLICATION (URLA) FULLY COMPLETED, DATED AND SIGNED BY ALL PARTIES
- FINAL UNSIGNED HUD ADDENDUM TO URLA (FORM 92900A)
- INITIAL HUD ADDENDUM TO URLA (92900A)
- BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT
- ASSETS – VERIFICATION REQUIRED PER AUS FINDINGS
- GIFT LETTER FULLY EXECUTED BY ALL PARTIES PER AUS
- EMPLOYMENT – VERIFICATION OF ALL EMPLOYERS AND INCOME SOURCES FOR LAST TWO YEARS PER AUS (QUALIFYING INCOME ONLY)
- VERBAL VOE AND MOST RECENT PAYSTUB WITH YTD INCOME (KHC COMPLIANCE INCOME ONLY)
- URAR (APPRAISAL REPORT) AND ALL ATTACHMENTS
- APPRAISAL ORDER CONFIRMATION EMAIL FROM ARIVS (TPO ONLY)
- FULLY EXECUTED PURCHASE CONTRACT INCLUDING ALL ADDENDUMS AND AMENDMENTS
- SELLERS PROPERTY DISCLOSURE SIGNED BY SELLER AND BORROWER
- IF NOT ON KHC CONDO MASTER POLICY LIST, PROVIDE CONDO PROJECT'S INSURANCE INFORMATION
- IF PROPERTY IS MANUFACTURED HOUSING – NEED VEHICLE TITLE OR CERTIFICATE OF ORIGIN
- HOME COUNSELING DISCLOSURE PER CFPB
- FAIR CREDIT
- PATRIOT ACT DISCLOSURE AND PATRIOT ACT BORROWER INFORMATION FORM.
- NOTICE TO HOMEOWNER
- IMPORTANT NOTICE TO HOME BUYER FORM SIGNED AND DATED
- FHA IDENTITY OF INTEREST
- INFORMED CONSUMER CHOICE DISCLOSURE NOTICE
- FOR YOUR PROTECTION: GET A HOME INSPECTION
- FHA AMENDATORY LANGUAGE AND REAL ESTATE AGENT CERTIFICATION, FULLY EXECUTED
- LDP/SAM

MCC DOCUMENTATION, IF APPLICABLE

- NOT TO EXCEED ONE ACRE – IF OVER ONE ACRE, SUBMIT KHC ACREAGE WAIVER
- KHC NON-BORROWING OCCUPANT FORM AND ALL REQUIRED DOCUMENTATION
- KHC MANUFACTURED HOME WAIVER REQUEST, IF APPLICABLE
- MCC MORTGAGOR CERTIFICATION (MCC 001)
- MCC SELLER CERTIFICATION (MCC 002)
- CHILD SUPPORT CERTIFICATION IF NO SUPPORT IS RECEIVED (FORM AVAILABLE ON KHC'S WEBSITE)

SECTION 8 TO HOMEOWNERSHIP, IF APPLICABLE

- SECTION 8 VOUCHER TO HOMEOWNERSHIP WORKSHEET FROM PARTICIPATING HOUSING AUTHORITY
- KHC SECTION 8 WITH CONTRACT CALCULATOR PRINTOUT