



**Kentucky Housing Corporation  
Underwriting Checklist- Purchase**

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

**ITEMS TO BE INCLUDED ON ALL LOANS**

- URAR (APPRAISAL REPORT) AND ALL ATTACHMENTS
- KHC RESERVATION CONFIRMATION
- KHC INCOME CALCULATOR PRINTOUT
- MOST RECENT FINDINGS FROM DU, LP, OR GUS – APPROVE/ACCEPT ELIGIBLE
- CREDIT REPORT (ALL REPORTS AND SUPPLEMENTS MUST BE SUBMITTED (FHA AND VA ONLY)
- NOTICE TO HOME LOAN APPLICANT DISCLOSURE
- ALL LOAN ESTIMATES FOR FIRST MORTGAGE AND DAP PROGRAMS
- FINAL TYPED APPLICATION (URLA), UNSIGNED
- INITIAL APPLICATION (URLA) FULLY COMPLETED, DATED AND SIGNED BY ALL PARTIES
- BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT
- ASSETS – VERIFICATION REQUIRED PER AUS FINDINGS
- GIFT LETTER FULLY EXECUTED BY ALL PARTIES PER AUS FINDINGS
- EMPLOYMENT – VERIFICATION OF ALL EMPLOYERS AND INCOME SOURCES FOR LAST TWO YEARS PER AUS FINDINGS
- BANKRUPTCY DISCHARGE DOCUMENTATION REQUIRED IF THE DISCHARGE DATE IS NOT VERIFIED ON THE CREDIT REPORT
- IF PROPERTY IS MANUFACTURED HOUSING – NEED VEHICLE TITLE OR CERTIFICATE OF ORIGIN (NEW ONLY). AFFIXATION IS NOT ACCEPTABLE.
- FULLY EXECUTED PURCHASE CONTRACT INCLUDING ALL ADDENDUMS AND AMENDMENTS
- SELLERS PROPERTY DISCLOSURE (IF REALTORS INVOLVED) SIGNED BY SELLER AND BORROWER
- IF NOT ON KHC CONDO MASTER POLICY LIST, PROVIDE CONDOMINIUM PROJECT'S INSURANCE COVERAGE INFORMATION FOR ALL AGENCY CONDOS

**TPO LENDERS ONLY**

- HOMEOWNERSHIP COUNSELING DISCLOSURE PER CFPB
- APPRAISAL DISCLOSURE PER CFPB
- APPRAISAL ORDER CONFIRMATION EMAIL FROM ARIVS (FHA, CONV, RHS)
- FAIR CREDIT, PATRIOT ACT
- FHA - INFORMED CONSUMER CHOICE DISCLOSURE NOTICE
- FHA - FOR YOUR PROTECTION GET A HOME INSPECTION
- FHA - LDP/SAM PRINTOUTS FOR BORROWERS, LOAN OFFICERS, PROCESSORS, SELLERS, REALTORS AND APPRAISER
- FHA - INITIAL ADDENDUM TO URLA (92900A) PAGE ONE UNSIGNED, PAGE 2 SIGNED AND DATED BY BORROWER
- FHA - FINAL UNSIGNED HUD ADDENDUM TO URLA (92900A). VALUE TO BE INCLUDED ON PAGE 2, #25 PART 3
- RHS - LDP/SAM

**\*\*SEE BELOW FOR ADDITIONAL DOCUMENTATION REQUIREMENTS PER LOAN TYPE\*\***

**ADDITIONAL ITEMS TO BE INCLUDED IF ANY OF THE FOLLOWING**

<b>MCC/MRB</b>	
<ul style="list-style-type: none"> <li>- FEDERAL TAX RETURNS OR IRS FEDERAL TRANSCRIPTS FOR LAST THREE YEARS SIGNED WITH ALL SCHEDULES (MRB AND MCC - NON TARGETED COUNTIES ONLY)</li> <li>- NOT TO EXCEED ONE ACRE – IF OVER ONE ACRE, SUBMIT KHC ACREAGE WAIVER (MRB AND MCC)</li> <li>- KHC NON BORROWING OCCUPANT FORM AND ALL REQUIRED DOCUMENTATION, IF APPLICABLE (MRB AND MCC)</li> <li>- KHC MANUFACTURED HOME WAIVER REQUEST, IF APPLICABLE (MRB AND MCC)</li> <li>- MCC MORTGAGOR CERTIFICATION (MCC 001)</li> <li>- MCC SELLER CERTIFICATION (MCC 002)</li> <li>- KHC MORTGAGOR CERTIFICATION OF ELIGIBILITY (MRB)</li> <li>- CHILD SUPPORT CERTIFICATION IF NO SUPPORT IS RECEIVED, IF APPLICABLE (MRB AND MCC) (FORM AVAILABLE ON KHC'S WEBSITE)</li> </ul>	
<b>FHA</b>	<b>CONV</b>
<ul style="list-style-type: none"> <li>- FHA FORM 92900.LT</li> <li>- FHA NOTICE TO HOMEOWNER - ASSUMPTION OF FHA INSURED MORTGAGES</li> <li>- FHA IMPORTANT NOTICE TO HOME BUYER FORM SIGNED AND DATED</li> <li>- FHA AMENDATORY LANGUAGE AND REAL ESTATE AGENT CERTIFICATION, FULLY EXECUTED</li> <li>- INITIAL HUD ADDENDUM TO URLA (92900A)</li> <li>- FINAL UNSIGNED HUD ADDENDUM TO URLA (92900A)</li> </ul>	<ul style="list-style-type: none"> <li>- FANNIE MAE FORM 1008 (LENDER TO SIGN)</li> <li>- MOST RECENT IRS FEDERAL TRANSCRIPT</li> <li>- FANNIE MAE SUBMISSION SUMMARY REPORT (SSR) SHOWING SUCCESSFUL STATUS &amp; DOC FILE ID#</li> <li>- HOMEBUYER EDUCATION CERTIFICATE PER AUS</li> <li>- MI CERTIFICATE, IF APPLICABLE</li> <li>- FANNIE MAE CONDO PROJECT MANAGER OR LENDER FULL REVIEW APPROVAL FORM</li> <li>- CPM APPROVAL REQUEST WITH ALL REQUIRED ATTACHMENTS</li> </ul>
<b>VA</b>	<b>RHS</b>
<ul style="list-style-type: none"> <li>- VA FORM 26-6393 WITH CAIVRS # – LOAN ANALYSIS FINAL, UNSIGNED 26-1802A</li> <li>- VA CERTIFICATION OF ELIGIBILITY</li> <li>- VERIFICATION OF VA BENEFITS – RELATED INDEBTNESS VA 26-8937 (IF APPLICABLE)</li> <li>- ACTIVE DUTY CERTIFICATION FROM COMMANDING OFFICER (IF APPLICABLE)</li> <li>- VA AMENDATORY CLAUSE</li> </ul>	<b>SECTION 8</b>
<ul style="list-style-type: none"> <li>- FANNIE MAE FORM 1008 – LENDER MUST SIGN</li> <li>- LENDER REQUEST FOR RHS LOAN NOTE GUARANTEE 3555-21</li> </ul>	
<ul style="list-style-type: none"> <li>- SECTION 8 VOUCHER TO HOMEOWNERSHIP WORKSHEET FROM HOUSING AUTHORITY</li> <li>- KHC SECTION 8 WITH CONTRACT CALCULATOR PRINTOUT</li> </ul>	
<b>HHF DAP</b>	
<ul style="list-style-type: none"> <li>- DODD FRANK CERTIFICATION</li> <li>- TIL/GFE</li> <li>- COUNSELING CERTIFICATE</li> <li>- FEDERAL TAX RETURNS OR IRS FEDERAL TRANSCRIPTS FOR LAST THREE YEARS SIGNED WITH ALL SCHEDULES</li> </ul>	