



**Kentucky Housing Corporation
Underwriting Checklist- Purchase**

****Documents to be uploaded to Underwriting File as one-PDF in KHC's system****

ITEMS TO BE INCLUDED ON ALL LOANS

- URAR (APPRAISAL REPORT) AND ALL ATTACHMENTS
- 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
- 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)
- IF PROPERTY IS MANUFACTURED HOUSING – NEED VEHICLE TITLE OR CERTIFICATE OF ORIGIN
- 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 CONDO PROJECT'S INSURANCE INFORMATION

TPO LENDERS ONLY

- HOME COUNSELING DISCLOSURE PER CFPB
- APPRAISAL ORDER CONFIRMATION EMAIL FROM ARIVS (FHA, CONV, RHS)
- FAIR CREDIT
- PATRIOT ACT (PATRIOT ACT DISCLOSURE AND PATRIOT ACT BORROWER INFORMATION FORM)
- FHA - INFORMED CONSUMER CHOICE DISCLOSURE NOTICE AND FOR YOUR PROTECTION GET A HOME INSPECTION
- RHS & FHA LDP/SAM
- RHS - INCOME VERIFICATION FOR ALL HOUSEHOLD MEMBERS
- RHS - ASSET VERIFICATION FOR ALL HOUSEHOLD MEMBERS
- RHS - COMPLETED 4506-T AND MOST RECENT TWO YEARS IRS FEDERAL RETURN TRANSCRIPTS

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

ADDITIONAL ITEMS TO BE INCLUDED IF ANY OF THE FOLLOWING

<p><u>MCC</u></p> <ul style="list-style-type: none"> - 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) 	
<p><u>FHA</u></p> <ul style="list-style-type: none"> - FHA FORM 92900.LT - FHA NOTICE TO HOMEOWNER - FHA IMPORTANT NOTICE TO HOME BUYER FORM SIGNED AND DATED - FHA AMENDATORY LANGUAGE AND REAL ESTATE AGENT CERTIFICATION, FULLY EXECUTED - INITIAL HUD ADDENDUM TO URLA (92900A) - FINAL UNSIGNED HUD ADDENDUM TO URLA (92900A) 	<p><u>CONV</u></p> <ul style="list-style-type: none"> - FANNIE MAE FORM 1008, SIGNED - FANNIE MAE SSR SHOWING SUCCESSFUL & DOC FILE ID# - HOMEBUYER EDUCATION CERTIFICATE PER AUS - MI CERTIFICATE, IF APPLICABLE - FANNIE MAE CONDO PROJECT MANAGER OR LENDER FULL REVIEW APPROVAL FORM - CPM APPROVAL REQUEST W/ALL REQUIRED ATTACHMENTS
<p><u>VA</u></p> <ul style="list-style-type: none"> - VA FORM 26-6393 WITH CAIVRS # - LOAN ANALYSIS FINAL, UNSIGNED 26-1802A - VA CERTIFICATION OF ELIGIBILITY - VERIFICATION OF VA BENEFITS – RELATED INDEBTNESS VA 26-8937 (IF APPLICABLE) - ACTIVE DUTY CERTIFICATION FROM COMMANDING OFFICER (IF APPLICABLE) - VA AMENDATORY CLAUSE 	<p><u>RHS</u></p> <ul style="list-style-type: none"> - FANNIE MAE FORM 1008, SIGNED - LENDER REQUEST FOR RHS LOAN NOTE GUARANTEE 3555-21 SIGNED AND COMPLETED <p><u>SECTION 8</u></p> <ul style="list-style-type: none"> - SECTION 8 VOUCHER TO HOMEOWNERSHIP WORKSHEET FROM HOUSING AUTHORITY - KHC SECTION 8 WITH CONTRACT CALCULATOR PRINTOUT
<p><u>HHF DAP</u></p> <ul style="list-style-type: none"> - DODD FRANK CERTIFICATION - TIL/GFE - COUNSELING CERTIFICATE 	