

## TPO Lender Pre-Closing Checklist

Borrower(s) \_\_\_\_\_  
Reservation # \_\_\_\_\_  
Reviewed by \_\_\_\_\_  
Reviewer's Email/Phone \_\_\_\_\_

### KHC Approval & Conditions

\_\_\_\_\_ Reservation Expiration Date \_\_\_\_\_  
\_\_\_\_\_ Credit Documentation Expiration \_\_\_\_\_  
\_\_\_\_\_ Final Typed Loan Application signed/dated by LO  
\*FHA – 92900 Addendum  
\_\_\_\_\_ Final / Repair Inspection – YES or NO

### Loan Estimate

\_\_\_\_\_ Loan Amount & Interest Rate with Approval  
\_\_\_\_\_ Extension Fee(s), Borrower or Lender Paid  
\_\_\_\_\_ Bucket A - \$495 UW Fee, \$105 Admin., extension fees,  
Courier, AUS Fee and MCC Fee

### Flood Certification

\_\_\_\_\_ KHC pulled or TPO pulled  
***If TPO pulls then review the following:***  
\_\_\_\_\_ Flood Cert must be in KHC's name  
\_\_\_\_\_ Flood Zone YES or NO  
If YES – need Flood Ins. Application & Cost  
Make sure Community is participating in NFIP  
\_\_\_\_\_ Cost of Flood Cert and/or Flood Ins. \$ \_\_\_\_\_  
\_\_\_\_\_ Address Matches Subject Property  
\_\_\_\_\_ Borrower Name(s) Correct Spelling  
\_\_\_\_\_ Life of Loan coverage  
\_\_\_\_\_ Lender's Name –  
Kentucky Housing Corporation  
PO Box 4150  
Frankfort, KY 40604-4150

### Hazard Insurance

\_\_\_\_\_ Coverage Amount - at least the Loan Amount  
\_\_\_\_\_ Effective Date (closing or pre-closing)  
\_\_\_\_\_ Address Matches Subject Property  
\_\_\_\_\_ Borrower Name(s) Correct Spelling  
\_\_\_\_\_ One Full Year of Coverage  
\_\_\_\_\_ \$1,000 Deductible or 5% of face amount  
Not to exceed \$5,000  
\_\_\_\_\_ Condo – Master Condo Policy  
Reflects Borrower(s) Name & Unit #  
\*If Master Policy does NOT cover Interior then need  
separate policy  
\_\_\_\_\_ If Flood Insurance required – need Application  
\_\_\_\_\_ Mortgagee Clause –  
Kentucky Housing Corporation ISAOA  
PO Box 4150  
Frankfort, KY 40604-4150

### Title Commitment

\_\_\_\_\_ MERS/KHC as proposed insured  
Kentucky Housing Corporation and Mortgage  
Electronic Registration Systems, Inc. solely as  
Nominee for the lender, its successors and assigns,  
as their interests may appear  
\_\_\_\_\_ Signature of Closing Agent  
\_\_\_\_\_ Coverage Amount (loan amount) \$ \_\_\_\_\_  
\_\_\_\_\_ Legal Description matches Appraisal Legal Description  
\_\_\_\_\_ Includes Taxes  
\_\_\_\_\_ Dated within 30 days of Closing Date  
\_\_\_\_\_ Owner's Name matches Appraisal  
\_\_\_\_\_ Closing Protection Letter  
\_\_\_\_\_ Outstanding Liens/Judgments  
**MUST** be resolved prior to or at closing **AND**  
Subject to KHC's UW Approval

### Termite Report

***Existing property – Only required on VA***  
***New Construction – Soil treatment required - VA, FHA & RHS***  
\_\_\_\_\_ Property Address matches subject property  
\_\_\_\_\_ All structures inspected  
\_\_\_\_\_ Treatment needed – YES or NO  
\_\_\_\_\_ IF POC – Paid Receipt  
\_\_\_\_\_ Dated within 90 days of Closing  
\_\_\_\_\_ Signed by Termite Representative  
\_\_\_\_\_ Any Damage noted in Termite Report – YES or NO  
If damage to main support beams, structural engineer  
Inspection or FHA Fee Inspection will be required  
\_\_\_\_\_ Standing Water in crawlspace - Section V – YES or NO  
Repairs to correct **MUST** be complete prior to closing

### FHA and Conventional

\_\_\_\_\_ Verbal VOE(s) for borrower(s)  
Within 10 days of closing

### RHS

\_\_\_\_\_ RHS Conditional Commitment Conditions met  
\*Loan Amount & Interest Rate match KHC's Approval  
\_\_\_\_\_ Expiration Date - RHS Conditional Commitment \_\_\_\_\_