



**Kentucky Housing Corporation  
Tax Credit Underwriting Checklist**

**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 a Stand-Alone (Non-KHC 1<sup>st</sup> Mtg)**

- MCC Reservation Confirmation
- Final Uniform Residential Loan Application
- Credit Report
- Verification of Social Security Number
- KHC Income Calculator
- Verification of Current Employment
- Most recent YTD pay stub
- 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)
- Residential purchase contract
- Appraisal