



Tips for Successful Electronic Uploads!

KHC's paperless system is now up and going! Below are some helpful tips:

- Once a lender uploads the initial electronic "Underwriting" bundle, if there is an item the lender realizes has been left out of the upload then send that item to the underwriting mailbox: khcuw@kyhousing.org.
- Only upload **ONE PDF Bundle**...do not upload individual documents!
- When uploading the "Underwriting Bundle", the Appraisal needs to be uploaded separately to the Appraisal Task.
- The MCC Non-KHC 1st Task is only for a MCC (Non-KHC First Mortgage) Closed Loan File
- Select appropriate TASK, i.e. Underwriting File, Appraisal, Pend Conditions, MCC Non-KHC 1st-Closed Loan File, or Closed Loan File.
- For any electronic uploads, received after 3 P.M., ET, will be logged in as received on the following business day.
- Delegated Lenders will upload the "Closed Loan" bundle, which has always included the underwriting file. We now would like the appraisal sent up separately.
- TPO Lenders still will need to submit the Pre-Closing items through the "Schedule Closing" tab and not include in the electronic upload of the "Underwriting" bundle.
- If a loan has been pended for the appraisal, then upload all the pended conditions including the appraisal into the pend condition task.
- The Security Documents must be originals and are required to be mailed to KHC's Single Family Closing and Quality Review team, 1231 Louisville Road, Frankfort, Kentucky 40601.
- Don't compress and zip files because they cannot be opened.

For Multi-Function Devices and scanners the below settings will need to be made standard so that the quality of scanned files is optimal:

- 300 dpi
- Black & White (not grayscale as that will create significantly larger image files)
- Auto-Sense Page Size
- TIFF Images
- No Page Scaling

If at any time you have questions or need help please contact the Single Family Hotline at 502-564-7630 ext. 291. Here is a link to KHC's electronic checklists of required documents along with a short power-point of the workflow, under lender resources, training: [Electronic Document Upload](#).