



**Kentucky Housing Corporation**  
**Underwriting Checklist- VA IRRRL Refinance**

**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 ALL LOANS**

- KHC RESERVATION CONFIRMATION
- KHC INCOME CALCULATOR PRINTOUT
- CREDIT REPORT
- NOTICE TO HOME LOAN APPLICANT DISCLOSURE
- ALL LOAN ESTIMATES AND INTENT TO PROCEED
- FINAL TYPED APPLICATION (URLA), UNSIGNED
- INITIAL APPLICATION (URLA) FULLY COMPLETED, DATED AND SIGNED BY ALL PARTIES
- BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT
- VERIFICATION OF ALL INCOME SOURCES
- COPY OF EXISTING LOAN NOTE
- PAYOFF OF KHC DAP/OTHER LIENS OR EXECUTED SUBORDINATION AGREEMENT IS REQUIRED
- CURRENT PAYOFF STATEMENT
- OCCUPANCY STATEMENT
- VA FORM 26-8923 IRRRL WORKSHEET WITH CAIVR CODE IN NOTES SECTION
- VA IRRRL COMPARISON AND RECOUPMENT CERTIFICATION WITHIN 3 DAYS OF LOAN APPLICATION
- VA CERTIFICATE OF ELIGIBILITY – SEE CIRCULAR 26-19-17 REVISION ONE FOR EXCEPTIONS
- VA ACTIVE DUTY CERTIFICATION FROM COMMANDING OFFICER (IF APPLICABLE)
- VA IRRRL NET TANGIBLE BENEFIT WORKSHEET
- FINAL VA FORM 26-1802A
- VA FORM 26-8937 (IF APPLICABLE)
- HOME COUNSELING DISCLOSURE PER CFPB REGULATION
- FAIR CREDIT DISCLOSURE
- PATRIOT ACT DISCLOSURE AND PATRIOT ACT BORROWER INFORMATION FORM

