

**Kentucky Housing Corporation  
Closed Loan Checklist**

**Upload to Closed Loan File within 10 calendar days or less *after* closing as one pdf document.**

**KHC requires legible documents.**

**Borrower Last Name:** \_\_\_\_\_ **KHC Loan#** \_\_\_\_\_ **Closing Date:** \_\_\_\_\_

- Original Note and completed endorsement or executed Allonge to note (See KHC program guides for proper execution)
- Initial Closing Disclosure showing 3-day delivery
- Final Closing Disclosure
- Seller’s Closing Disclosure
- Final Loan Estimate
- Hazard Insurance Policy with paid receipt
- Notification Letter from Lender to Hazard Insurance Company regarding Change in Mortgagee Clause, if applicable (**Mortgagee Clause:** Kentucky Housing Corporation, ISAOA, P.O. Box 4150, Frankfort, KY 40604-4150)
- Flood Insurance Application with paid receipt, if applicable
- Notification letter from Lender to Insurance Company (Flood Insurance) regarding change in Mortgagee Clause, if applicable
- Standard Flood Hazard Determination FEMA Form 81-93 with Life of Loan protection
- Notification Letter from Lender to Flood Zone Certification Provider to list Kentucky Housing Corporation as Lender
- Unrecorded Mortgage with MOM language (original recorded mortgage due with final docs) and any other applicable riders, per loan type (i.e. Condo Rider, PUD Rider, VA Rider, etc.)
- Unrecorded Deed
- Title Commitment (see KHC Program Guides for proper Name of Insured and date requirements); original short form title policy due with Final Documents within 90 days from closing date
- Final Typed Uniform Residential Loan Application (URLA/1003)
- KHC’s Survey Certification Form **OR** Survey with Surveyor’s Seal and signature
- W-9 Form for each borrower
- Completed Form 4506
- Copy of borrower(s) identification and Patriot Act Form
- Clear Termite Report for Existing or Soil Treatment Certification for New Construction (NPCA-99A & B) or Termite Waiver (Termite Waiver cannot be used on VA loans)
- Completed Tax Certification Sheet
- Annual Escrow Account Disclosure Statement (REG X)
- KHC’s Loan Servicing Notice with Temporary Coupons and Itemization of Monthly Payment
- KHC’s Same Name Affidavit for each person associated with signing the mortgage/deed
- KHC’s Notice of Transfer Form (either KHC’s form or Lender form is acceptable)
- KHC’s Closing Certificate, Revision & Quality Control Agreement Form
- KHC’s Commitment Letter (or DL Lender’s company approval/commitment letter)
- Proof of Satisfaction of Underwriter Closing Conditions were met (any documents related thereto)
- Clear Final Inspection, if applicable
- Appraisal Acknowledgement Form
- **Complete Credit Package, per credit package checklist, and Appraisal *\*\*DL CORRESPONDENTS ONLY\*\****
- ***\*\* Complete credit package and closed loan package should not be excessive. Do not send duplicates! \*\****

**Manufactured Home, if applicable:**

- Affidavit of Conversion to Real Estate (AOCTRE) and voided Certificate of Title

**RHS Loans:**

- RHS Conditional Commitment Letter

**Conventional Loans:**

- Private Mortgage Insurance Disclosure (if applicable)
- Amortization Schedule (Conventional Loans with PMI Only)
- Successful Summary Report (SSR) - reflecting *Successful* status
- DU Underwriting Findings: Must reflect **HFA Preferred** (Required for pre-purchase QC of Conventional Loans)
- Verbal VOE completed within 10 business days *prior* to note date (Required for pre-purchase QC of Conventional Loans)
- Copy of executed sales contract & addendums (Required for pre-purchase QC of Conventional Loans)
- Copy of successful UCD Findings Report

**Regular or Affordable DAP, if applicable:**

- DAP second mortgage Note, closed in **KHC’s** name
- Unrecorded DAP second mortgage, closed in **KHC’s** name (original recorded mortgage due within 90 days) *\*This mortgage must be recorded separately as a stand-alone document, not recorded with first mortgage*
- DAP Initial and Final Closing Disclosure
- Kentucky Housing Corporation’s Servicing Notice and Temporary Payment Coupons for DAP loan

**Tax Credit, if applicable:**

- Executed Closing Certification Form (MCC-006) Executed Loan Note
- Executed Closing Disclosure
- \$200 Net Funded out of First Mortgage Purchase Monies

**MRB Special Money, if applicable:**

- MRB Tax Rider
- Recapture Tax and Reimbursement From
- KHC’s Survey Certification Form **OR** Survey with Surveyor’s Seal and signature
- Notice to Buyer Form
- KHC’s Closing Certificate, Revision & Quality Control Agreement Form
- MRB Mortgagor Certification
- MRB Seller Certification
- Acreage Waiver (if applicable)
- Non-Borrowing Occupant Form (if applicable)
- Child Support Certification Form (if applicable)
- Factory Made Home Waiver (if applicable)