



**Kentucky Housing Corporation Underwriting
Correspondent/Delegated Lender Checklist
FHA Purchase**

**Correspondent Lender: Upload these documents to “Underwriting File” as one PDF in KHC’s Lender Portal.
Delegated Lender: These forms, collectively, are the “Credit Package” as listed on the Closed Loan Checklist.**

ITEMS TO BE INCLUDED ON ALL LOANS

- KHC RESERVATION CONFIRMATION
- HUD FORM 92900.LT, FHA TRANSMITTAL SUMMARY
- KHC INCOME CALCULATOR PRINTOUT
- MOST RECENT FINDINGS FROM DU OR LP, APPROVE/ACCEPT ELIGIBLE
- CREDIT REPORT – (ALL REPORTS AND SUPPLEMENTS MUST BE SUBMITTED)
- NOTICE TO HOME LOAN APPLICANT DISCLOSURE
- ALL LOAN ESTIMATES FOR FIRST MORTGAGE AND DAP PROGRAM.
- INTENT TO PROCEED FOR FIRST MORTGAGE
- FINAL TYPED APPLICATION (URLA), UNSIGNED
- INITIAL APPLICATION (URLA) FULLY COMPLETED, DATED AND SIGNED BY ALL PARTIES
- INITIAL HUD ADDENDUM TO URLA (92900A)
- BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT
- ASSETS – VERIFICATION REQUIRED PER AUS FINDINGS
- GIFT LETTER FULLY EXECUTED BY ALL PARTIES PER AUS
- EMPLOYMENT – VERIFICATION OF ALL EMPLOYERS AND INCOME SOURCES FOR LAST TWO YEARS PER AUS (QUALIFYING INCOME ONLY)
- VERBAL VOE AND MOST RECENT PAYSTUB WITH YTD INCOME (KHC COMPLIANCE INCOME ONLY)
- URAR (APPRAISAL REPORT) AND ALL ATTACHMENTS
- FULLY EXECUTED PURCHASE CONTRACT INCLUDING ALL ADDENDUMS AND AMENDMENTS
- FHA AMENDATORY LANGUAGE AND REAL ESTATE AGENT CERTIFICATION, FULLY EXECUTED
- SELLERS PROPERTY DISCLOSURE SIGNED BY SELLER AND BORROWER
- IF NOT ON KHC CONDO MASTER POLICY LIST, PROVIDE CONDO PROJECT’S INSURANCE INFORMATION
- IF PROPERTY IS MANUFACTURED HOUSING – NEED VEHICLE TITLE OR CERTIFICATE OF ORIGIN OR COPY OF AFFIDAVIT OF CONVERSION
- PATRIOT ACT DISCLOSURE AND PATRIOT ACT BORROWER INFORMATION FORM.
- HOME LOAN TOOLKIT ACKNOWLEDGEMENT

203(h) DOCUMENTATION, IF APPLICABLE

- EVIDENCE PREVIOUS RESIDENCE WAS IN PDMDA AND WAS DESTROYED TO SUCH EXTENT THAT RECONSTRUCTON OR REPLACEMENT IS NECESSARY.
- PROOF OF FEMA CLAIM.
- SIGNED LETTER ON THE SERVICERS LETTERHEAD CONFIRMING THE LENDER IS NO LONGER HOLDING BORROWER RESPONSIBLE FOR THE LIABILITY FOR THE DESTROYED RESIDENCE AND THAT PROPERTY INSURANCE PROCEEDS ARE BEING APPLIED ON THE MORTGAGE OF THE DAMAGED HOME.
- LOX THAT ANY LATE PAYMENTS ON PREVIOUS PROPERTY THAT WAS DESTROYED OR DAMAGED IN THE DISASTER WERE A RESULT OF THE DISASTER.
- LOX THAT ANY LATE PAYMENTS ON CREDIT REPORT SUBSEQUENT TO DATE OF DISASTER WERE RELATED TO THE EFFECTS OF THE DISASTER.

MCC DOCUMENTATION, IF APPLICABLE

- NOT TO EXCEED ONE ACRE – IF OVER ONE ACRE, SUBMIT KHC ACREAGE WAIVER
- KHC NON-BORROWING OCCUPANT FORM AND ALL REQUIRED DOCUMENTATION
- KHC MANUFACTURED HOME WAIVER REQUEST, IF APPLICABLE
- MCC MORTGAGOR CERTIFICATION (MCC 001)
- MCC SELLER CERTIFICATION (MCC 002)
- CHILD SUPPORT CERTIFICATION IF NO SUPPORT IS RECEIVED (FORM AVAILABLE ON KHC'S WEBSITE)

SECTION 8 TO HOMEOWNERSHIP, IF APPLICABLE

- SECTION 8 VOUCHER TO HOMEOWNERSHIP AND WORKSHEET FROM PARTICIPATING HOUSING AUTHORITY
- KHC SECTION 8 WITH CONTRACT CALCULATOR PRINTOUT