



Kentucky Housing Corporation Underwriting

TPO Lender Checklist

RHS Purchase

TPO Lender: Upload these documents to “Underwriting File” as one PDF in KHC’s Lender Portal.

ITEMS TO BE INCLUDED ON ALL LOANS

- KHC RESERVATION CONFIRMATION
- FANNIE MAE FORM 1008 TRANSMITTAL SUMMARY
- LENDER REQUEST FOR RHS LOAN NOTE GUARANTEE FORM 3555-21 SIGNED AND COMPLETED
- KHC INCOME CALCULATOR PRINTOUT
- MOST RECENT FINDINGS FROM GUS
- CREDIT REPORT
- 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
- BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT
- ASSETS – VERIFICATION REQUIRED PER AUS FINDINGS
- ASSET VERIFICATION FOR ALL HOUSEHOLD MEMBERS (RHS)
- 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)
- INCOME VERIFICATION FOR ALL HOUSEHOLD MEMBERS (RHS)
- COMPLETED 4606-C AND MOST RECENT TWO YEARS IRS FEDERAL TAX RETURN TRANSCRIPTS
- URAR (APPRAISAL REPORT) AND ALL ATTACHMENTS
- APPRAISAL ORDER CONFIRMATION EMAIL FROM ARIVS
- FULLY EXECUTED PURCHASE CONTRACT INCLUDING ALL ADDENDUMS AND AMENDMENTS
- 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
- HOME COUNSELING DISCLOSURE PER CFPB
- FAIR CREDIT DISCLOSURE
- PATRIOT ACT DISCLOSURE AND PATRIOT ACT BORROWER INFORMATION FORM.
- SAM
- HOME LOAN TOOLKIT ACKNOWLEDGEMENT

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 WORKSHEET FROM PARTICIPATING HOUSING AUTHORITY
- KHC SECTION 8 WITH CONTRACT CALCULATOR PRINTOUT

MRB SPECIAL MONEY 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
- MRB MORTGAGOR CERTIFICATION
- MRB SELLER CERTIFICATION
- CHILD SUPPORT CERTIFICATION IF NO SUPPORT IS RECEIVED (FORM AVAILABLE ON KHC'S WEBSITE)