

WSHFC Loan #: \_\_\_\_\_

Lending Institution: \_\_\_\_\_

Shipping Contact Person: \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Reminders:**

**PROVIDE THE COMPLETE PROCESSING, ORINATION AND CLOSING PACKAGE**

Must also receive "Approved to Purchase" from WSHFC. See Section 11 of the Program Manual.

1003, Notes and Deeds of Trust must include Loan Originator's NMLS ID Number.

Package to be uploaded within 10 days of closing

**DOCUMENTS FOR LOAN PURCHASE REVIEW:**

- Request for Funding Checklist with completed lender contact information
- Payment History- **if applicable**
- Copy of executed Note and Addendum to Note- **Addendum only if applicable**  
\*Must be endorsed to *ServiSolutions, a department of Alabama Housing Finance Authority*, without recourse \*Allonges are not acceptable
- Copy of executed Deed of Trust for first mortgage with all applicable riders
- Copy of executed Down Payment Assistance Note- **if applicable**
- Copy of executed Deed of Trust for DPA mortgage with all applicable riders- **if applicable**
- Copy of Power of Attorney- **if applicable**
- Copy of MIN Summary from MERS for first mortgage
- Copy of MIN Summary from MERS for DPA mortgage- **if applicable**
- Copy of **initial** Closing Disclosure for first mortgage- **must meet TRID date requirements**
- Copy of **final** Closing Disclosure for first mortgage with executed addendums attached- **must indicate final**
- Copy of **initial** Closing Disclosure for DPA mortgage – **if applicable, must meet TRID date requirements**
- Copy of **final** Closing Disclosure for DPA mortgage- **if applicable, must indicate final**
- Title Binder/Title Policy with minimum of 6 months of history of ownership
- Appraisal with color photos- include all exhibits- must be completely legible and include a copy of the appraiser's license
- Appraiser Certification printed out from the website [www.ASC.gov](http://www.ASC.gov) - **Conventional loans only**
- FHA Connection Appraisal logging- **Government loans only**
- Copy of Fannie Mae Appraisal Findings Detail/SSR Report with underwriter's explanation listing CU risk score > 3.0- **Conv. loans only**
- Copy of CU Analysis for appraised property- **Conventional loans only, required only if risk score is not listed on SSR**
- Condo Project Approval, Fannie Mae Form 1076 or 1077- **Condo projects only**
- Condo Questionnaire- **Conventional loans only**
- Final Inspection with color photos and evidence of clearance of all appraisal conditions- **if required by appraisal**
- Copy of repair escrow documentation and evidence of housing agency approval and final repairs- **if applicable**
- Conditional Commitment of Appraisal value (HUD Form 92800-5B copy), signed by underwriter- **FHA loans only**
- New Construction docs- **if applicable** (must include Certificate of Occupancy with correct home address, Builders Certificate and Warranties signed, Completion of Construction signed, and Direct Endorsement to HUD/FHA signed by direct endorser)
- Termite letter / Wood infestation report- **as required by appraisal**
- PMI Certificate- **Conventional loans only, LTV 80% +**
- PMI Disclosure- **Conventional loans only, LTV 80% +**
- Hazard Insurance Policy **with policy number and expiration date**
- Master Condo Policy with policy number- **if applicable**
- Flood Insurance or Wind Policy with policy numbers- **if applicable**
- Life of Loan Flood Certification
- Property Tax Certification/Assessment- **must list next estimated amount due and next due date**
- Copy of executed Borrower/Quality Control Authorization and Certification
- Copy of Lender's Payment Breakdown- **should NOT include ServiSolutions information**
- Escrow Closing Instructions
- Initial Escrow Account Disclosure Statement
- 1008 Transmittal Summary or HUD 92900-LT signed by underwriter- **FHA loans only**
- Initial and final HUD Addendum 92900 A, executed by all parties- **Government loans only (VA 26-1802a)**
- Initial and final 1003 Loan Application for first mortgage, executed by all parties
- Initial and final 1003 Loan Application for DPA mortgage, executed by all parties- **if applicable**
- Automated Underwriter Findings indicating "Approved/Eligible"
- Explanation letter signed by loan officer for AUS submissions in excess of 15 or RED FLAGGED by AUS listing excessive submissions
- Credit Report used for AUS results and copies of credit explanation letters as requested by AUS findings

- Copy of complete credit package for the purpose of verifying credit related to borrowers (including but not limited to: asset and income documentation as required by AUS, gift letter and entire paper trail) \*see bottom of page 2 for general list of asset and income documentation
- Initial and final tax transcripts / W-2's for all borrowers, executed by all parties- **as required by AUS**
- Final authorization to verify SSA signed by all borrowers- **as required by AUS**
- Loan Estimate for first mortgage- **initial and final per TRID requirements, must include list of settlement service providers**
- Loan Estimate for DPA mortgage- **if applicable- initial and final per TRID requirements, must include list of settlement service providers**  
\*May substitute GFE, TIL or CD in lieu of DPA Loan Estimate
- Copy of Leasehold- **if applicable**
- Copy of Uniform Community Land Trust Ground Lease Rider- **if applicable**
- Purchase Agreement/Sales Contract and all addendums
- W-9 for all borrowers
- LDP/GSA findings for all parties involved for all loan programs- **Government loans only**
- Copy of all initial regulatory disclosure documentation, executed by all parties
- Patriot Act disclosure and certificate of borrower's identity (photo id, green card, visa OR lender's certification form)
- Copy of Homebuyer Education Certificate- **if applicable (only required for first-time homebuyers or required per AUS findings)**
- Early Default Notification

#### **FHA ITEMS:**

- Important Notice to Homebuyers HUD #92900B
- FHA Case Number Assignment
- FHA Connection Case Query
- DPA Award Letter
- Legally Enforceable Obligation Letter- DPA only

#### **USDA ITEMS: \*Lender must request final guarantee within 30 days of closing**

- Income Eligibility Calculation Worksheet
- Form RD 3555-11 - Guaranteed Rural Housing Lender Record Change (not required if same information is completed on RD 3555-18)
- Form RD 3555-21 - Request for Single Family Housing Loan Guarantee
- Form RD 3555-18 - Conditional Commitment
- Form 1980-19 - Guaranteed Loan Closing Report

#### **VA ITEMS:**

- Certificate of Eligibility
- VA 26- 1880 - Request for Determination of Eligibility -include legible copy of the DD214 if applicable
- VA 26-1805 – Request for Determination of Reasonable Value
- VA 26-8937 - Verification of VA Benefits, completed and signed- **if applicable per instructions listed on form**
- Copy of electronic submission of Funding Fee
- VA 26-6393 - Loan Analysis
- VA 26-0286 - VA Loan Summary Sheet
- VA 26-1820 - Report and Certification of Loan Disbursement
- Evidence of compliance with MCRV or NOV (final inspection, termite certification and Lender's Notice of Value/ warranty documentation)
- VA 26-0592 - Counseling Checklist for Military Homebuyers

**\*General list of asset and income documents needed for credit package- must include all required by AUS findings**

**(VOD, cancelled earnest money check, funds source, bank statements, gift letters with evidence of transfer and receipt of funds, VOE, paystubs, 4506T's, W-2's/1099's, Leave and Earning Statement if applicable, 1040's)**