

### ADFA Lender Reminders

- ✓ Loans submitted for ServiSolutions review must include **ALL** applicable checklist items to be eligible for purchase.
- ✓ All suspense conditions must be submitted at one time to Lender Online <https://lenders.ahfa.com>.
- ✓ Visit our website for the latest information.
  - Loan Delivery Turn Times: <http://servsol.com/lenders>
  - Lender Notices: <http://servsol.com/lenders/lender-notifications>
  - Subscribe for Lender Updates: <http://servsol.com/lenders>

**Borrower's Name:** \_\_\_\_\_

**AHFA Loan Number:** \_\_\_\_\_

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

**Please list the Lender's primary contact for receiving/clearing suspense conditions below.**

**Contact Name:** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_

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

#### **A. CLOSING PACKAGE - INCLUDE ALL ITEMS IN THE STACKING ORDER BELOW**

##### **\*UPLOAD TO LENDER ONLINE (REQUEST FOR FUNDING PACKAGE 3 – A. CLOSING PACKAGE)**

- ServiSolutions Checklist with lender contact information listed
- Payment History- must include beginning/ending escrow balance and evidence all due payments/disbursements if applicable
- Copy of executed Note (**reference collateral standards at [www.servsol.com/lenders](http://www.servsol.com/lenders)**)- **with Addendum if applicable**  
*\*endorsed to ServiSolutions, a department of Alabama Housing Finance Authority, without recourse*
- Copy of executed Note for ADFA DPA Program- **if applicable**
- Copy of executed DPA Promissory Note-Forgivable for ADFA Home Program (ADDI)- **if applicable**
- Copy of executed DPA Mortgagor Mortgage Subsidy Deferred Note Agreement (ADDI)- **if applicable**
- Copy of Power of Attorney- **if applicable**
- Name Affidavit for all borrower's (**if applicable- reference collateral standards at [www.servsol.com/lenders](http://www.servsol.com/lenders)**)
- Copy of MERS MIN Summary for first mortgage
- Title Commitment - Short Form (FHA: include 12 mo. chain of title/Conv: include 6 mo. chain of title)
- Insured Closing Protection Letter
- Certified, executed copy of Deed of Trust for first mortgage with all applicable riders- **(if e-recorded, provide copy)**
- Certified, executed copy of Subordinate Mortgage for ADFA DPA program- **if applicable (if e-recorded, provide copy)**
- Certified, executed copy of DPA Mortgage for ADFA Home Program (ADDI)- **if applicable (if e-recorded, provide copy)**
- Master Condo Policy (HO6 Policy AND Certificate of Property Ins.) with policy numbers- Liability Cert. will not be accepted as Master Policy
- PMI Certificate- **Conventional loans only, LTV > 80%**
- Provide verification of activated PMI
- Hazard Insurance Policy (12 mo. policy period) **with policy number**
- Life of Loan Flood Certification
- Flood Policy and/or Wind Policy with policy numbers- **if applicable**
- Property Tax Certification/Assessment- **must list next estimated amount due, next due date, and Tax Assessor's Parcel ID(s)**
- Copy of Lender's Payment Breakdown- **should NOT include ServiSolutions information**
- Initial Escrow Account Disclosure Statement- **must agree with final CD and first payment letter information**
- Copy of **initial** Closing Disclosure for first mortgage (including seller's CD)- **must meet TRID date requirements**
- Copy of **final** Closing Disclosure for first mortgage (including seller's CD) with executed addendums attached
- Copy of **initial** Closing Disclosure for DPA mortgage- **must meet TRID date requirements**
- Copy of **final** Closing Disclosure for DPA mortgage
- Fee Details Worksheet with points/fees test results- **no high cost loans permitted**
- Provide evidence of upfront MIP paid
- Escrow Closing Instructions
- UCD Feedback Certificate- **must show 'successful' and transferred to AHFA (26133)**
- Copy of Amortization Schedule provided to borrower at closing
- All other documents executed at closing

**B. CREDIT/APPLICATION PACKAGE - INCLUDE ALL ITEMS IN THE STACKING ORDER BELOW****\*UPLOAD TO LENDER ONLINE (REQUEST FOR FUNDING PACKAGE 3 - B. CREDIT / APPLICATION)**

- Appraisal with color photos- include all exhibits- must be completely legible and include a copy of the Appraiser's license  
\*\*\*UAD condition codes C5 and C6 and quality condition code Q6 are not acceptable. Conditions termed 'fair' / 'poor' are not allowed.
- Final Inspection with color photos and evidence of clearance of all appraisal conditions- **if required by appraisal**
- Appraiser Certification printed out from the website [www.ASC.gov](http://www.ASC.gov) - **Conventional loans only**
- Fannie Mae Appraisal Findings Detail/SSR Report- **Conv. loans only**
- Copy of CU Analysis for appraised property- **Conventional loans only, required only if risk score is not listed on SSR**
- Electronic Appraisal Delivery (EAD) results for FHA Connection Appraisal Logging (Success) - **FHA loans only**
- New Construction documentation per agency guidelines- (Certificate of Occupancy with correct home address, Builder's Certificate/Soil Treatment and Warranties signed, Completion of Construction signed, and Direct Endorsement to HUD/FHA signed by direct endorser)
- Conditional Commitment DE Statement of Appraised Value (HUD Form 92800-5B/6 pages), signed and dated by UW- **FHA loans only**
- Form RD 3555-18 - Conditional Commitment- **USDA loans only**
- Termite letter/Wood infestation report- **as required by appraisal, sales contract, or underwriter**
- VA 26-1820 - Report and Certification of Loan Disbursement- **VA loans only**
- Evidence of NOV (termite certification and Lenders Notice of Value/warranty documentation)- **VA loans only**
- Copy of repair escrow documentation and evidence of housing agency approval and final repairs- **if applicable**
- Automated Underwriter Findings indicating **Approve/Eligible and TDTI < 45%** (**Conv. must be HFA Preferred with SFC 741**)
- GUS Findings indicating **Accept/Eligible- USDA loans only**
- Explanation letter signed by loan officer for 15+ AUS submissions or RED FLAGGED by AUS listing excessive submissions
- 1008 Transmittal Summary (**if condo, must include FNMA Project Classification and CPM #**) signed by UW or HUD 92900-LT signed by UW
- VA 26-6393 - Loan Analysis- **VA loans only**
- Form RD 1980-19 - Guaranteed Loan Closing Report **OR** AGLS Electronic Submission Certification- **USDA loans only**
- Form RD 3555-21 - Request for Single Family Housing Loan Guarantee- **USDA loans only**
- Initial and final 1003 Loan Application for first mortgage, executed by all parties- **must list ULI number**
- Initial and final 1003 Loan Application for DPA mortgage, executed by all parties- **must list ULI number**
- Initial 92900A (signed by all parties, pgs.1-2) and Final 92900A (signed by all parties, pgs.1-4) – **Govt. loans only (VA 26-1802a)**
- Credit Report used for AUS results and copies of credit explanation letters as requested by AUS findings
- SSN for all borrowers passed data checks with OFAC and fraud reports - all red flags and/or warnings cleared
- Final Authorization to verify SSA (SSA-89) signed by all borrowers- **as required by AUS**
- Sales Contract and all addendums
- FHA Case Number Assignment- **FHA loans only**
- CAIVRS Certificate- **FHA loans only**
- FHA Connection MIP Case Query (Success) listing MI paid- **FHA loans only**
- Written VOE- **as required per AUS**
- Paystubs, W-2's, 1099's for all borrowers- **as required per AUS**
- Executed tax returns- **as required per AUS**
- 4506T's
- All borrower's processed tax transcripts for the most recent tax year available- **Conventional loans only**
- Verbal VOE (10 day prior to closing) with employer source certification
- VOD or bank statements- **as required per AUS**
- Cancelled earnest money check
- Gift letter(s) with evidence of transfer and receipt of funds
- Third Party Verification of Employment
- Copy of Lender's internal underwriting approval with at-closing conditions listed
- LDP/SAM lists (must include all parties listed on CD or involved in loan transaction)- **required for individuals and company**
- Repayment Qualification Income Calculation (if not listed on 1008 or 92900LT)
- Copy of ADFA 7-K Approval, executed by all parties
- Copy of ADFA ADDI Pre-Approval Letter and Award/Gift Letter, executed by all parties- **if applicable**
- Copy of ADFA Award/Gift Letter-DPA for amortizing subordinate lien, executed by all parties- **if applicable**
- Copy of Notice of DPA and Closing Cost Assistance Grant Letter for Move Up Choice DPA, executed by all parties- **if applicable**
- All other applicable credit documentation

**C. DISCLOSURES PACKAGE - INCLUDE ALL ITEMS IN THE STACKING ORDER BELOW****\*UPLOAD TO LENDER ONLINE (REQUEST FOR FUNDING PACKAGE 3 - C. DISCLOSURES)**

- Loan Estimate for first mortgage- **initial per TRID requirements, must include list of Settlement Service Providers**
- Loan Estimate for DPA mortgage- **initial per TRID requirements, must include list of Settlement Service Providers**
- Provide all applicable Change of Circumstance forms and copy of revised Loan Estimate(s)
- Electronic Transmission Consent Authorization / Compliance logs
- Acknowledgment of receipt of Home Loan Tool Kit
- Evidence of borrower's intent to proceed
- Borrower Rate Lock Agreement or copy of Mitas reservation confirmation
- Important Notice to Homebuyers HUD #92900B- **FHA loans only**
- Copy of For Your Protection: Get a Home Inspection Disclosure form- **FHA loans only**
- Copy of Informed Consumer Choice Disclosure Notice- **FHA loans only**
- Lead Paint Notice (for properties 1978 or older)- **FHA loans only**
- FHA Amendatory Clause (if not contained in the sales contract)- **FHA loans only**
- Real Estate Certification (if not contained in the sales contract)- **FHA loans only**
- Acknowledgment of receipt of RESPA/HUD approved counseling- **FHA loans only**
- List of Homebuyer Counseling Agencies (minimum of 10 agencies listed)
- VA 26-0592 - Counseling Checklist for Military Homebuyers- **VA loans only**
- Copy of electronic submission of Funding Fee- **VA and USDA loans only**
- VA 26-1880 Certificate of Eligibility- **VA loans only**
- Notice of Special Flood Hazard Disclosure- **if applicable**
- W-9 for all borrowers
- Privacy Notice Disclosure
- Fair Lending Credit Score Disclosure and/or ECOA Notice
- Credit Score Information Disclosure
- Appraisal Valuation Borrower Acknowledgement
- Affiliated Business Arrangement Disclosure- **if applicable**
- Patriot Act Disclosure and certification of borrower's identity (legible photo id, green card, visa **OR** lender's certification form)
- Copy of Homebuyer Education Certificate- **as required per AUS Findings**
- Copy of executed Quality Control Authorization and Certification
- PMI Disclosure- **Conventional loans only, LTV > 80%**
- All other applicable disclosures