

## revised 3.1.19

PARTICIPATING LENDER		PROGRAM (QMB, MOVIN' UP OR SECONDARY MARKET)	
BORROWER'S NAME L F MI		BORROWER'S SOCIAL SECURITY #	
CO-BORROWER'S NAME L F MI		CO-BORROWER'S SOCIAL SECURITY #	
PROPERTY ADDRESS		CITY	ZIP CODE
PROPERTY TYPE NEW EXISTING	COUNTY	QUALIFIED INCOME LIMIT \$	ANNUAL INCOME OF PERSONS TAKING TITLE \$
MORTGAGE AMOUNT \$	INTEREST RATE %	# OF PERSONS IN HOUSEHOLD	HDF SECOND DEED OF TRUST NEEDED? Yes No
SALES PRICE \$	APPRAISED VALUE \$	LTV RATIO	COMBINED LTV AMOUNT \$_____
MORTGAGE INSURANCE FHA #_____  VA USDA/RD MI			DU OR GUS RECOMMENDATION  FICO SCORE _____ RATIOS FRONT & BACK _____
<b>COMPLIANCE: DOCUMENTS RECEIVED, REVIEWED, AND APPROVED BY PARTICIPATING LENDER'S UNDERWRITER (INITIAL OR N/A ON EACH DOCUMENT LINE)</b>			
Application and Seller Affidavits (Homeownership) _____ One home site – not to exceed 5 acres (Homeownership) _____ Signed Federal Tax Returns _____ (1 year return with 3 years residency on 1003-Homeownership) Underwritten to Internal Revenue Code Compliance (Homeownership) _____ Underwritten to FNMA/WVHDF Credit and Appraisal Guidelines _____ Confirmed Registration Lock-In on website _____ Loan Approved by DU or GUS – EA or Refer findings not eligible _____ Secondary Market Loan Level Price Adjustment Percentage _____%			
The undersigned authorized representative certifies on behalf of the participating lender that the above loan conforms to the terms and conditions of the West Virginia Housing Development Fund's Program Loan Purchase Agreement and meets all of the requirements of the Housing Development Fund's Single-Family Program Procedural Guide and Program Standards.			
LENDER'S UNDERWRITER APPROVAL			
PRINT NAME_____		SIGNATURE_____	
PHONE NUMBER OF UNDERWRITER_____		DATE_____	
I certify that the above information is the most current and accurate, overriding the reservation or change requests.			
WVHDF Review Comments & Signature		Loan # _____ 1st _____ 2nd Restricted: _____ Unrestricted: _____	