



MEMORANDUM

VIA E-MAIL

TO: WVHDF Lenders

FROM: Jon M. Rogers   
Senior Division Manager  
Single Family Lending

DATE: March 17, 2020

SUBJECT: COVID-19: WVHDF Update and Reminders

Like all of you, the Fund is closely monitoring the effects of the coronavirus (COVID-19), and practicing recommendations issued by the CDC to continue operating safely and effectively. While we expect no disruption to Single Family Lending operations at this time, please be mindful of the below information, and know that we will continue to update you should there be any changes:

1. Our goal is to continue "business as usual," but we do request your cooperation and patience if there are delays as we make adjustments. Accordingly,
  - a. You are encouraged to contact Underwriters via e-mail with any specific concerns or questions,
  - b. To the best of your ability, please err on the side of caution when placing LE, CD, closing document, and funding requests, and
  - c. Should you or your customer face an unusual situation, we are happy to discuss on a case-by-case basis.
  
2. Remember, per WVHDF policy and West Virginia state law, respectively, we accept electronic signatures on all documents with the following exceptions:
  - a. Application Affidavit (Homeownership Program only), and
  - b. Closing security instruments: Note(s) and Deed(s) of Trust.

If you have questions, contact Justin Hylbert at [jhylbert@wvhdf.com](mailto:jhylbert@wvhdf.com), or other Fund staff. Please remain safe during this difficult time.