West Virginia Housing Development Fund

MEMORANDUM VIA E-MAIL

TO: WVHDF Participating Lenders

FROM: Kay Bowe Kay Bowe
Underwriting Manager

DATE: Monday, January 11, 2021

SUBJECT: IRS Form 4506-C

Effective immediately, all loan files submitted to the Fund will require an executed 4506-C and must include WVHDF's QC information on line 5a.

Non-Delegated Participating Lenders: WVHDF Underwriting will begin conditioning for the executed 4506-C prior to issuing Clear-to-Close.

Delegated Participating Lenders: Please ensure an executed 4506-C is included in your Closed Loan Package. Missing 4506-C forms will delay purchase of the 1st DoT. As usual, you will receive notification via the Lender Portal of missing items required for purchase.

In lieu of the 4506-C, we will accept Tax Transcripts (***not*** Records of Account) for the prior two tax years. Transcripts must be submitted either to WVHDF Underwriting (Non-Delegated Lenders) or included in the Closed Loan Package (Delegated Lenders).

For your convenience, a .pdf copy of our 4506-C accompanies this memo and is available on our Lending Partners webpage. For those lenders able to hardcode our information on the form, please ensure the following is explicitly listed on line 5a:

Credit Interlink America (user: CIA4506T P.O. Box 329 Pebble Beach, CA 93953 888-895-5145

Thank you for your cooperation. We understand this is short notice, but requirement guides have varied. Please contact me or other Single Family Lending staff should you have any questions.

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