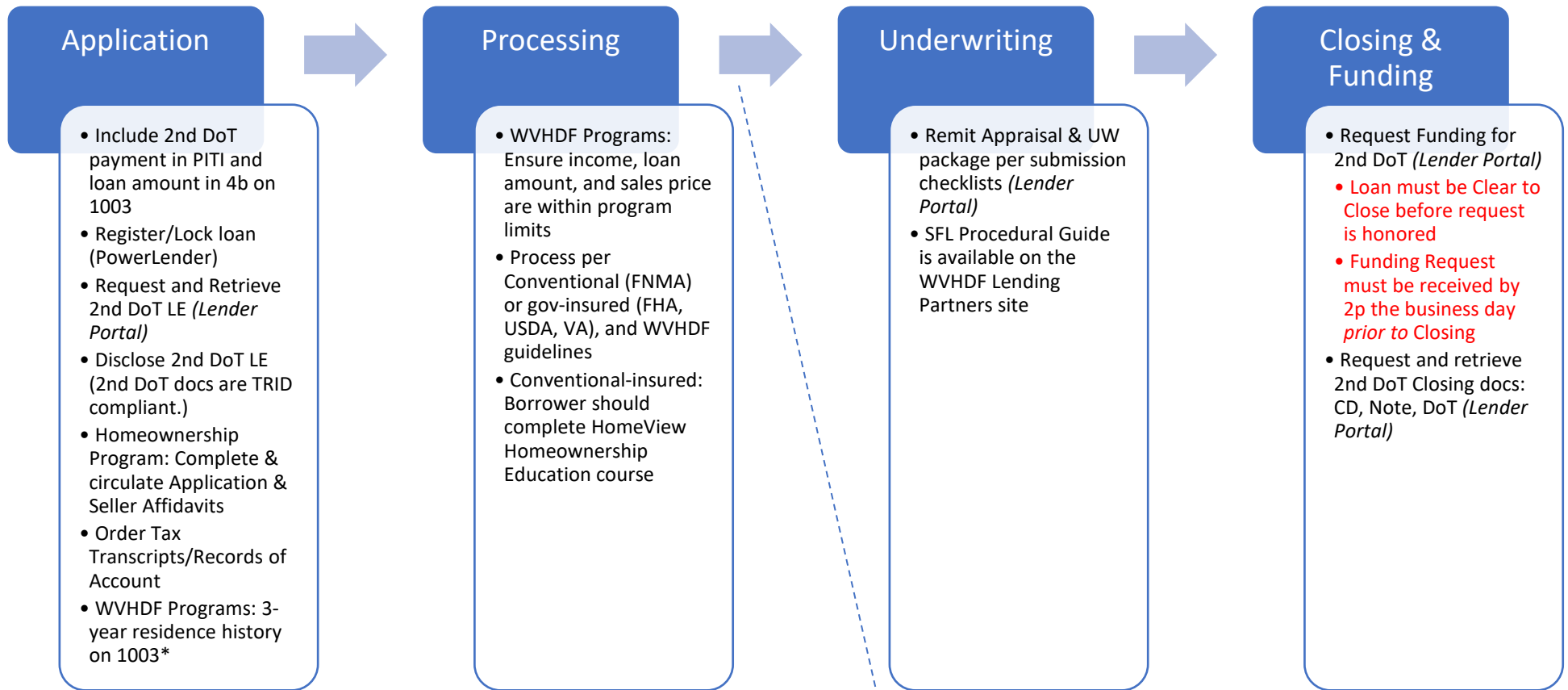


WVHDF PROCESS FLOW & REMINDERS



Miscellaneous Reminders & Tips

- Loan cancellations/extensions should be done within PowerLender
- Best practice: Piggyback 2nd DoT disclosures/redisclosures with your 1st DoT
- Max CLTV is 105%. Gov-insured loans use the *total* loan amount (not base) for CLTV calculations
- *Best Practice - Homeownership: 3-year residence history on 1003 allows for 1-year Federal Tax Returns/reduced documentation
- Refer to the Lender Portal Quick Reference for assistance with required forms and commands to request/send documents
- Refer to Comparison Matrix for Homeownership/Movin' Up programs parameters

- Request and retrieve initial 2nd DoT CD (*Lender Portal*)
- Disclose initial 2nd DoT CD (2nd DoT docs are TRID compliant.)