



WVHDF CLOSED LOAN PACKAGE CHECKLIST

Packages must be remitted via the Lender Portal using the WVHDF loan number and sent using "CLOSED LOAN PACKAGE" upload option

Reminder: WVHDF is the end Holder/Servicer. We must have a complete loan file.

Borrower(s) _____
WVHDF Loan # _____
Closing Date: _____
Loan Amount: \$ _____

Lender: _____
Contact Person: _____
Contact E-mail: _____

COMPLETE Initial Application & Disclosures

- Fully completed/executed initial 1003 w/all addendums
- 1st & 2nd Loan Estimate w/all redisclosures & change of circumstance
- All Initial Disclosures Including all Government disclosures/notices
- Customer Identification
- LDP/GSA list
- Application/Seller Affidavits (Homeownership Only)
- Sales Contract w/all addendums (PURCHASE)

COMPLETE Underwriting & Credit File

- Final AUS Findings (DU or GUS)
- Underwriter Approval (Government loans-Docs w/DE UW signature)
- All Employment/Income Docs
- All Asset documents for funds to close
- Credit/Liability documentation
- Homeowners Education Certificate
- Tax Return (1 yr Homeownership – if applicable)
- Mortgage Insurance (as applicable)
- All Government documents
- Appraisal
- UCDP (conventional loans only)
- Final Compliance &/or other inspections
- Condo/PUD approval/documents (as applicable)
- Other Docs as applicable

Closing & Legal Documents

- Fully completed/executed final 1003 w/all addendums
- Hazard/Homeownership Insurance
- Flood Insurance (if applicable)
- Flood Cert Life of Loan Transfer to WVHDF
- Pest Inspection (if applicable)
- All Closing Disclosures (incl. misc. government docs)
- First Payment & Escrow Info Form
- Closing Disclosures (1st & 2nd DoT) w/all addendums/certificates
- Right of Recission (if applicable)
- 1st & 2nd Deeds of Trust (signed copy in closed pkg)
- Recorded/Clocked 1st & 2nd Deeds of Trust (legible stamp)
- Recorded Assignment if non-MOM (website)
- Title Commitment
- Final Title Policy (& endorsements as applicable)
- Tax Transcripts (prior 2 years)
- Initial Fees worksheet
- Evidence UpFront MIP has been pd w/in 10 days
- FHA Case # Assignment
- CAIVRs (if applicable)
- Final Insurance/Guarantee Certificates (PMI,FHA,USDA,VA) (FHA-MIC, USDA-Final Note Guarantee, VA-Loan Guaranty)
- Current** tax ticket for subject property
- Evidence of Service Transfer
- Evidence of upfront MIP payment
- 1st & 2nd Notes (Original, endorsed)
- Valid Safe Harbor/QM Findings
- MERS Servicer/Holder transfer
- FNMA UCD (must match final DU ID#, Movin' Up/Secondary)

Documents in RED are required prior to the Fund issuing loan purchase.

Government-insured and Delegated Underwriting lenders: Please ensure you provide a complete file, to include full Initial Application & Disclosures, Underwriting & Credit File and Closing & Legal Documents.

ALL Insurance docs (Homeowners, Title, Flood, Government, PMI, etc.) should reflect WVHDF or ATIMA language as mortgagee.

*****ONLY THE ORIGINAL NOTE(S) ARE TO BE MAILED IN.** ALL OTHER DOCUMENTS ARE TO BE UPLOADED VIA THE LENDER PORTAL. *** (Deeds of Trust/clocked docs must have legible recording stamp)