

**WVHDF SUBMISSION ORDER FOR CONVENTIONAL LOANS**

Loan Number (1<sup>st</sup>) \_\_\_\_\_ 1<sup>st</sup> D/T Loan Amount \$ \_\_\_\_\_  
2<sup>nd</sup> D/T Loan Amount \$ \_\_\_\_\_

Borrower(s) Name \_\_\_\_\_

Persons Taking Title (all income must be verified) \_\_\_\_\_

Loan Type: Homeownership \_\_\_\_\_ MovinUp \_\_\_\_\_ Secondary \_\_\_\_\_ DAP \_\_\_\_\_ LTV/CLTV \_\_\_\_\_

County \_\_\_\_\_ # in House Hold \_\_\_\_\_ (document if different from 1003)

Income Limit \_\_\_\_\_ Income of persons taking title \_\_\_\_\_

Sale Price Limit \_\_\_\_\_ Sale Price \_\_\_\_\_ Value \_\_\_\_\_

Concessions \_\_\_\_\_ Homeownership: Acres \_\_\_\_\_ Personal Property \_\_\_\_\_

Income Calcs/Notes: \_\_\_\_\_

**HOMEOWNERSHIP PROGRAM ONLY**

Submitted by \_\_\_\_\_

\_\_\_\_\_ Affidavits (Application & Seller) (Check seller against contract & appraisal)

\_\_\_\_\_ Homebuyer Education Certificate

\_\_\_\_\_ 1 Yr Signed FEDERAL Tax Return (NON-TARGET COUNTY ONLY) -Worksheets nor State returns are required

**SUBMISSION ORDER**

\_\_\_\_\_ 1003 – Most recent/revised-(w/3 year residency)

\_\_\_\_\_ 1003 – Initial (signed)

\_\_\_\_\_ MI Approval

\_\_\_\_\_ Credit Report -1<sup>st</sup> page(s)-Only if from CBC Innovis

\_\_\_\_\_ Supplements/VOM/VOL/VOR

\_\_\_\_\_ Borrower’s explanation of credit

\_\_\_\_\_ Court Order/Divorce Decree

\_\_\_\_\_ Bankruptcy Docs

\_\_\_\_\_ Miscellaneous Credit Docs

\_\_\_\_\_ VVOE/WVOE

\_\_\_\_\_ Pay Stubs with YTD/LES

\_\_\_\_\_ W2’s/1099’s/1098’s

\_\_\_\_\_ SSI/Pension Docs

\_\_\_\_\_ Tax Returns as required by DU for qualifying

\_\_\_\_\_ Miscellaneous Income Docs

\_\_\_\_\_ VOD

\_\_\_\_\_ Bank Statements (2 months)

\_\_\_\_\_ Gift – with paper trail (letter, cancelled check, deposit)

\_\_\_\_\_ Settlement Statement from sale of property

\_\_\_\_\_ Explanation/Documentation of large deposits, NSF items, Negative balances, reoccurring undisclosed debt, etc.

\_\_\_\_\_ Statements for 401K, IRA, Stock, Bonds, CD, Mutual Funds, etc.

\_\_\_\_\_ Documentation of Liquidation of Assets

\_\_\_\_\_ Miscellaneous Asset Docs

\_\_\_\_\_ Sales Contract/Purchase Agreement

\_\_\_\_\_ Current Deed (if refinance)

\_\_\_\_\_ Appraisal \*(see below)

\_\_\_\_\_ UCDP report-& docs to address if applicable

\_\_\_\_\_ Inspections, Repairs, etc.

\_\_\_\_\_ PUD/Condo Docs &/or Approval

\_\_\_\_\_ HOA/Private Road Docs

\_\_\_\_\_ Government issued Photo I.D.

\_\_\_\_\_ Customer CIP form completed by lender \*

\_\_\_\_\_ Validation of Parties to Transaction (LDP/GSA)

\_\_\_\_\_ Misc Docs pertinent to loan decision

Loan must be registered with WVHDF prior to submission

Documents to be submitted through WVHDF’s Lender Portal. [www.wvhdf.com](http://www.wvhdf.com) > Lending Partners >

Document Upload Portal

- Initial UW Submission - For initial review – send initial fully executed 1003, sales contract (or deed as applicable) and 1<sup>st</sup> couple of pages of credit report if from CBC Innovis -for credit score and reference number.
- Underwriting PTCs – For subsequent submission of required conditions to underwriter.
- Appraisal – Original appraisal in pdf form and any compliance inspection w/photos (uploaded separately). All other supporting documents such as UCDP upload, inspections, HOA docs, etc. should be sent with PTCs.

*\*\*Initial Disclosures should be sent with the Closed Loan Package. Duplicate copy of the Underwriting File should not be sent in the Closed Loan submission, including the required tax transcripts & US Patriot Act Disclosure signed by Borrower.*

**WVHDF UNDERWRITING SUBMISSION ORDER FOR GOVERNMENT INSURED LOANS**

**Federal Compliance Review**

**HOMEOWNERSHIP LOANS ONLY**

Borrower(s) \_\_\_\_\_

Persons Taking Title (all income must be verified) \_\_\_\_\_

Homeownership \_\_\_\_\_ DAP Loan \_\_\_\_\_

County \_\_\_\_\_ # in Household \_\_\_\_\_ (Document if different from 1003)

Income Limit \_\_\_\_\_ Sale Price Limit \_\_\_\_\_

**Please submit the following items to Underwriting for Federal Compliance Review. *The remainder of the credit and/or underwriting file should be submitted with the Closed Loan Package.* Duplicates of the federal compliance documents should not be submitted with the closed loan package.** \* \* Loan must be registered prior to submission.

- \_\_\_\_\_ Final AUS Findings (\*Date to match DE Approval on 92900A)
- \_\_\_\_\_ Government Approval signed by Underwriter
  - \_\_\_\_\_ FHA (92900a & 92900LT)
  - \_\_\_\_\_ VA Loan Analysis (26-6393) AND Certificate of Eligibility (COE)
  - \_\_\_\_\_ USDA (3555-18 Conditional Commitment) & signed Request for Single Family Housing Guarantee (ie RD3555-21)
- \_\_\_\_\_ Initial/fully executed 1003 w/**3 years** residency disclosed
- \_\_\_\_\_ Income Documentation for all persons taking Title
  - \_\_\_\_\_ VVOE/WVOE
  - \_\_\_\_\_ Pay Stub w/n 30 days of application with YTD earnings (Military-Leave of Earnings)
  - \_\_\_\_\_ VA – Certificate of Eligibility (listing benefits)
  - \_\_\_\_\_ Miscellaneous and Other Income Sources Documentation (ie. Child support, alimony, rental income, pension, dividend, etc. – refer to Single Family Brochure for additional details)
- \_\_\_\_\_ Credit Report (with no prior mortgage or satisfactory explanation/documentation.
  - \_\_\_\_\_ Non-Target County only
  - \_\_\_\_\_ N/A Target County
- \_\_\_\_\_ Affidavits – To be fully completed/executed and notarized (only required on Homeownership loans)
  - \_\_\_\_\_ Application (signed by all parties taking title – all must meet 1<sup>st</sup> time homeownership guidelines in non-target counties – to be fully completed & executed – Current form to be obtained from website.)
  - \_\_\_\_\_ Seller (signature/persons should match sales contract)
- \_\_\_\_\_ Tax Return(s) -signed. (Copy Do Not File is not acceptable on documents unless prepared by 3<sup>rd</sup> party. All schedules to be provided including W2’s. Tax transcripts or Tax Affidavit where applicable.)
  - \_\_\_\_\_ Non-Targeted -**1 year Federal Returns only** – (worksheets, etc. not required-NO State Returns!)
  - \_\_\_\_\_ N/A Target County
- \_\_\_\_\_ APPRAISAL – **Original documents n PDF form to be uploaded in Lender Portal selecting “Appraisal”**

NOTES: \_\_\_\_\_  
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File Submitted by \_\_\_\_\_

Email \_\_\_\_\_

**WVHDF UNDERWRITING SUBMISSION ORDER FOR GOVERNMENT INSURED LOANS**

**Federal Compliance Review**

**MovinUp Loans ONLY**

Borrower(s) \_\_\_\_\_

Persons Taking Title (all income must be verified) \_\_\_\_\_

Movin'Up \_\_\_\_\_ DAP Loan \_\_\_\_\_

County \_\_\_\_\_ # in Household \_\_\_\_\_ (Document if different from 1003)

Income Limit \_\_\_\_\_ Sale Price Limit \_\_\_\_\_

**Please submit the following items to Underwriting for Federal Compliance Review. *The remainder of the credit and/or underwriting file should be submitted with the Closed Loan Package.* Duplicates of the federal compliance documents should not be submitted with the closed loan package.** \* \* Loan must be registered prior to submission.

\_\_\_\_\_ Final AUS Findings (\*Date to match DE Approval on 92900A)

\_\_\_\_\_ Government Approval signed by Underwriter

\_\_\_\_\_ FHA (92900a & 92900LT)

\_\_\_\_\_ VA Loan Analysis (26-6393)

\_\_\_\_\_ USDA (3555-18 Conditional Commitment) & USDA document identifying lenders underwriter (ie RD3555-21)

\_\_\_\_\_ Initial/fully executed 1003

\_\_\_\_\_ Income Documentation for all persons taking Title

\_\_\_\_\_ VVOE/WVOE

\_\_\_\_\_ Pay Stub w/n 30 days of application with YTD earnings

\_\_\_\_\_ Miscellaneous and Other Income Sources Documentation (ie. Child support, alimony, rental income, pension, dividend, etc. – refer to Single Family Brochure for additional details)

\_\_\_\_\_ APPRAISAL – **Original documents n PDF form to be uploaded in Lender Portal selecting “Appraisal”**

NOTES: \_\_\_\_\_

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File Submitted by \_\_\_\_\_

Email \_\_\_\_\_