




MEMORANDUM

VIA E-MAIL

TO: WVHDF Participating Lenders 

FROM: Justin Hylbert
Business Development and Loan Origination Manager

DATE: Wednesday, April 24, 2024

SUBJECT: Single Family Brochure (with Homeownership Affidavits) Update

Recently, a partner brought to our attention a formatting error in the Brochure's Application Affidavit; missing from the notary section was the year field which caused unnecessary back-and-forth between parties. We have corrected this error with the April 2024 revision, and it is now available on our Lending Partners page within the "Frequently Used Lender Forms" section. Please use the updated version going forward to ensure complete notary execution. Additionally, this is a good opportunity to pass along reminders regarding the Brochure:

- The Brochure (with enclosed affidavits) should be used on all first lien Homeownership Program loans, only. (Use – or disuse – of the 2nd/Low Down Home Loan is not a factor.),
- Lenders should provide the Brochure in its entirety to the Borrower(s). Method of delivery is at the discretion of the lender,
- As of 10/3/2023, *fully executed (with notary)* affidavits are again required at WVHDF Underwriting submission,
 - Please ensure the notary stamp is legible as illegible stamps will be conditioned.
- Affidavit verbiage cannot be altered,
- Only one (1) Application Affidavit may be executed by the Borrowers,
- Multiple Seller Affidavits may be utilized, if applicable/more convenient; and
- E-notarization is acceptable; the Notary is responsible for ensuring all e-notarization requirements are met upon execution.

As always, we appreciate your partnership and cooperation. Please reach out to Single Family Lending staff if you have any questions.