



West Virginia Housing
Development Fund

NMLS #198038

Lender Portal Quick Reference

Updated April 2025

	Request/Action	Required Form	Upload Type (Drop-down selection)
Origination/Processing	Initial, 2nd DoT LE	Down Payment & Closing Cost Assistance Request Form (fillable)	"2nd DoT Requests"
	2nd DoT LE Redisclosure	Down Payment & Closing Cost Assistance Request Form (fillable)	"2nd DoT Requests"
Underwriting	First Submission for UW Review	N/A	"Initial UW Submission"
	Subsequent UW Submission/UW Conditions	N/A	"Underwriting PTCs"
	Appraisal Submission	N/A	"Appraisals"
	FHA Award Letter or Waiver Request Submission (Delegated lenders ONLY)	Request for FHA Award Letter or Waiver Request Form	"Underwriting Compliance Sheet"
Closing/Funding	2nd DoT CD and Closing Docs	Down Payment & Closing Cost Assistance Request Form (fillable)	"2nd DoT Requests"
	2nd DoT Funds for Closing	Funding Request (fillable)	"Funding Requests"
Post-Closing	Closed Loan Package Submission	Closed Loan Package Checklist	"Closed Loan Package"
	Loan Purchase Missing Docs Submission	N/A	"Funding Requests"
	Post-Closing Docs Submission	N/A	"Post-Closing Conditions"
Quality Control	QC Docs Submission	N/A	"QC Conditions"

Reminders:

- Appraisals must be uploaded separately in original, color .pdf format. Always use the "Appraisals" drop-down selection to submit.
- All other files should be in black & white, .pdf format.
- Closed Loan Packages:
 - Delegated Lenders - Submit entire loan file, including full UW package, minus Appraisal and those items sent for compliance review.
 - Non-Delegated Lenders - Submit entire loan file, minus Appraisal and documents previously submitted for UW review.
- Incorrect upload submissions may impact response times.

Upload Panel Icon Legend

Submitted/Correct

Not Submitted/Error or

Issues or Questions?

Contact Loan Origination and Business Development Manager Justin Hylbert
jhylbert@wvhdf.com
304-391-8677