



MEMORANDUM

VIA E-MAIL

TO: WVHDF Participating Lenders

FROM: Justin Hylbert
Business Development & Loan Origination Manager
DATE: Friday, November 21, 2025
SUBJECT: Training Follow-up and Tools

Thanks to nearly 400 attendees, our recent virtual training was a big success! We appreciate you taking the time to hone your WVHDF skills. To summarize training and for the benefit of those who were unable to attend, please be advised of the following:

- Slide decks covering WVHDF 101, Underwriting, and Closing/Funding/Post-Closing/QC are available within the Lender Assistance section on www.wvhdf.com/lending-partners. Training recordings will not be made available.
- As mentioned during training, the Application Affidavit within the Single Family Brochure has been updated. You will notice the first line now reads, "Borrower(s)/Titleholder(s)." Note: This is *not* a policy change, but simply a clarification requested by lenders. As usual, all Borrowers *and* Titleholders must be listed on and sign the Application Affidavit.
 - Effective immediately, lenders should use the Brochure revised November 2025. This version is now available on our site. Prior versions of the affidavit for loans already in process will be accepted but should be phased out right away.
- Lenders must have the Borrower(s) execute the WVHDF E-sign Disclosure and Consent form at closing. This form is *in addition* to the lender's own form. We provide lenders with this document within the DPA closing package; however, lenders must remember to include it themselves if there is no DPA used. The WVHDF E-sign form is available on our site.
- The current Recapture Notice document is dated May 2024. Lenders must ensure use of this version. This document is required at Underwriting submission.
- The holidays are approaching. Please plan accordingly for Underwriting and pre-fund QC reviews, and funding timeframes.

You have our gratitude for your continued partnership and supporting our mission. Thank you.