

CLOSED LOAN CHECKLIST FOR DELEGATED LENDERS

Closed loan packages must be remitted within 10 days of closing via the Lender Portal using the WVHDF loan number and selecting “CLOSED LOAN PACKAGE” upload option.

REMINDER: WVHDF is the end Holder/Servicer. We must have a complete loan file. Docs pertinent to only the lender are not required (ie, rate lock, processing agreements, etc.) Please do not send duplicate or unsigned copies of documents.

BORROWER(S) _____ LOAN # _____

CLOSING DATE _____ CONTACT PERSON/EMAIL:) _____

Complete Initial Application & Disclosures

Fully completed/executed initial 1003/URLA
w/all addendums
1st & 2nd Loan Estimates
w/all redisclosures & change of circumstances
All Initial Disclosures
Including all government disclosures & notices
Customer Identification Disclosure & Documentation
LDP/GSA Checklist confirmation (letter or docs)
Application & Seller Affidavits (Homeownership Only)
Recapture Notice
Sales/Purchase Contract w/all addendums

Complete Underwriting & Credit File

Final AUS Findings (DU or GUS)
Underwriter Approval
Government loans – Docs w/DE UW signature)
(92900A, 92900LT, etc.)
All Employment & Income Documentation
Paystubs (always required)
All Asset Documentation (min of DU loaded accts)
Credit & Liability Documentation
Homeowners Education Certificate (Conv loans)
Tax Return (1 yr – Homeownership/Non-Target County)
Mortgage Insurance (as applicable) w/correct coverage
All Government Documents as required
Appraisal (PDF should already have been uploaded)
UCDP (conventional only)
Final Compliance &/or other inspections
Condo/PUD approval & documentation (as applicable)
Flood Determination Certificate
Electronic Disclosure & Consent
Other docs as applicable

Closing & Legal Documents

Fully completed/executed 1003/URLA
w/all addendums
Hazard/Homeowners Insurance
Flood Insurance (if applicable)
Flood Certificate Transfer Life of Loan
Evidence of Life of Loan Transfer of Flood Cert
All Disclosures required at closing (incl Government)
Pest Inspection (if applicable)
Right of Rescission (if applicable)
Initial Fees Worksheet
First Payment & Escrow Information Form
Closing Disclosures (1st & 2nd signed)
w/all addendums and certifications
Signed 1st & 2nd(as applicable) Deeds of Trust
Copy of Recorded/Stamped Deeds of Trust (1st & 2nd)
Recorded Assignment if non-MOM
Title Commitment
Final Title Policy (& endorsements as applicable)
Tax Transcripts (prior 2 years)
Initial Fees Worksheet
Evidence UpFront MIP has been paid w/n 10 days of clsg
Evidence of Service Transfer
FHA Case # Assignment
CAIVRs check (if applicable)
Final Insurance/Guarantee Certificate (PMI,FHA,VA,USDA)
CURRENT tax ticket for subject property

REQUIRED FOR PURCHASE OF LOAN

1st & 2nd Notes (Original/endorsed)
Valid Safe Harbor/QM Findings
MERS Service/Holder Transfer
FNMA UCD ****MUST match final/WVHDF DU Case ID#**
Required on all WVH Conventional Loan Programs

**** ONLY THE ORIGINAL NOTE(S) ARE TO BE MAILED.** All other documents are to be uploaded via the Lender Portal. Deeds and Deeds of Trust recorded documents **MUST** have legible recording stamps. *******

WVHDF does not retain original Deeds of Trust – these should be returned to the Lender and copies uploaded via the Lender Portal only.

CLOSED LOAN CHECKLIST FOR NON-DELEGATED LENDER
CONVENTIONAL LOANS

Closed loan packages must be remitted within 10 days of closing via the Lender Portal using the WVHDF loan number and selecting “CLOSED LOAN PACKAGE” upload option.

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BORROWER(S) _____ LOAN# _____

CLOSING DATE _____ CONTACT PERSON/EMAIL _____

Complete Initial Application & Disclosures

- 1st & 2nd Loan Estimates
w/all addendums
- All Initial Disclosures
- Customer Identification Disclosure
- Patriot Act Disclosure
- Evidence of Life of Loan transfer of Flood Certificate

Other Initial Docs & Credit file docs should have provided during the underwriting of file

Closing & Legal Documents

- Fully completed/executed 1003/URLA
w/all addendums
- Hazard/Homeowners Insurance
- Flood Insurance (if applicable)
- Flood Certificate Transfer of Life of Loan
- All Disclosures required at closing
- Pest Inspection (if applicable)
- Right of Recission (if applicable)
- Initial Fees Worksheet
- First Payment & Escrow Information Form
- Closing Disclosures (1st & 2nd signed)
w/all addendums & certifications
- Signed 1st & 2nd Deeds of Trust
- Copy of Recorded/Stamped Deeds of Trust (1st & 2nd)
- Recorded Assignment if non-MOM
- Title Commitment
- Final Title Policy (& endorsements as applicable)
- Tax Transcripts (prior 2 years)
- Initial Fees Worksheet
- Evidence of Service Transfer
- PMI Cert transferred to WVHDF
- CURRENT** tax ticket for subject property
- 1ST & 2ND Notes (Original/endorsed)
- Valid Safe Harbor/QM Findings
- MERS Service/Holder Transfer
- FNMA UCD-Must match final WVHDF DU CaseID#
- Required on all WVHDF Conventional Loan Programs
- **Must match Case# issued by WVHDF Findings

REQUIRED FOR PURCHASE OF LOAN.....

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CLOSED LOAN CHECKLIST FOR NON-DELEGATED LENDER GOVERNMENT LOANS (FCO REVIEWED LOANS)

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BORROWER(S) _____ LOAN # _____

CLOSING DATE _____ CONTACT PERSON/EMAIL _____

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w/all redisclosures & change of circumstances
All Initial Disclosures
Including all government disclosures & notices
Customer Identification Disclosure & Documentation
LDP/GSA Checklist confirmation (letter or docs)
Recapture Notice
Sales/Purchase Contract w/all addendums

Complete Underwriting & Credit File

Final AUS Findings (DU or GUS)
Underwriter Approval
Government loans – Docs w/DE UW signature)
(92900A, 92900LT, VA Analysis, etc.)
All Employment & Income Documentation
Tax Return (1yr-Homeownership/NonTarget Co)
All Asset Documentation (min of DU loaded accts)
Credit & Liability Documentation
Homeowners Education Certificate (Conv loans)
All Government Documents as required
HOA/C&R Docs as applicable
Final Compliance &/or other inspections
Condo/PUD approval & Docs (as applicable)
Electronic Disclosure & Consent
Flood Determination Certificate
Other Miscellaneous Documents as applicable

Closing & Legal Documents

Fully completed/executed 1003/URLA
w/all addendums
Hazard/Homeowners Insurance
Flood Insurance (if applicable)
Flood Certificate Transfer of Life of Loan
Evidence of Life of Loan Transfer of Flood Cert
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w/all addendums and certifications
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Title Commitment
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Tax Transcripts (prior 2 years)
Initial Fees Worksheet
Evidence UpFront MIP has been paid w/n 10 days of clsg
Evidence of Service Transfer
FHA Case # Assignment
CAIVRs check (if applicable)
Final Insurance/Guarantee Certificate (FHA,VA,USDA)
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REQUIRED FOR PURCHASE OF LOAN

1st & 2nd Notes (Original/endorsed)
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MERS Service/Holder Transfer

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