WVHDF SUBMISSION ORDER FOR ALL CONVENTIONAL LOANS

Loan Number ___________________ 1st D/T Loan Amount $_________________________________

2nd 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____________________

Sale Concessions______________________ Homeownership: Acres ________ Personal Property_____________

Income Calcs/Notes:____

____

<u>HOMEOWNERSHIP PROGRAM ONLY</u> Submitted by ____________________________________

_____Affidavits (Application & Seller) (Check seller against contract & appraisal)
_____Recapture Notice
_____Homebuyer Education Certificate
_____1 Yr Signed FEDERAL Tax Return (NON-TARGET COUNTY ONLY) -Worksheets nor State returns are required

<u>SUBMISSION ORDER</u>

_____1003 – Most recent/revised-(w/3 year residency)
_____1003 – Initial (signed)
_____MI Approval
_____Credit Report -1st page(s)-Only if from CBC Innovis
_____Supplements/VOM/VOL/VOR
_____Borrower's explanation of credit
_____Court Order/Divorce Decree
_____ Inspections, Repairs, etc.
_____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
_____**Flood Determination Certificate**
_____**Electronic Disclosure & Consent**
_____ 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 > Lending Partners > Document Upload Portal

- <u>Initial UW Submission</u> - For initial review – A registered loan with fully executed application and sales contract is required.
- <u>Underwriting PTCs</u> – For subsequent submission of required prior to closing conditions to underwriter.
- <u>Appraisal</u> – 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.*

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 a complete file with the following items for Federal Compliance Review. Incomplete or partial files will be pended and result in additional delays.

***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) To be signed & dated by lender
- _____ 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 <u>all persons taking Title</u>

- _____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
- <u> N/A </u> Target County

_____ Recapture Notice

_____ Affidavits – To be fully completed/executed and notarized (only required on Homeownership loans)

- _____Application (signed by all parties taking title – all must meet 1st 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 3rd 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!)
- <u> N/A </u> Target County

_____ APPRAISAL – Original documents n PDF form to be uploaded in Lender Portal selecting "Appraisal"

_____ Flood Determination Certificate

_____ Electronic Disclosure & Consent

NOTES:____
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File Submitted by ____

Email ____

WVHDF UNDERWRITING SUBMISSION ORDER FOR GOVERNMENT INSURED LOANS

Federal Compliance Review

Movin' Up 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) To be signed & dated by lender
  _____ 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"
_____ Flood Determination Certificate
_____ Electronic Disclosure & Consent

NOTES:____
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File Submitted by ____

Email ____