



MEMORANDUM

VIA E-MAIL

TO: All WVHDF Participating Lenders

FROM: Kay Bowe
Underwriting and Post-Closing Manager

DATE: Thursday, June 11, 2026

SUBJECT: Underwriting Updates and Seasonal Reminders

Two additional documents will now be required at underwriting submission – the WVHDF Electronic Disclosure and Consent form (v. 5/2026), and the Standard Flood Hazard Determination Form (SFHDF)/flood determination notice. This change is *effective immediately* for all files not yet submitted to underwriting. Please include these documents in your initial submission. If your file has already been submitted to underwriting, ensure your closed loan package includes the executed Electronic Disclosure and Consent form and the SFHDF/flood determination notice.

As a reminder, the WVHDF Electronic Disclosure and Consent form (previously titled ESign Disclosures and Consent) is *in addition* to an e-disclosure form your organization may generate. Underwriters should check the form for completion and signature(s). The Fund's Electronic Disclosure and Consent form (v. 5/2026) and updated underwriting submission checklists reflecting these changes are available on our Lending Partners page.

Additionally, with summer here, business has picked up. As you know, we process our reviews as quickly as possible, but please keep in mind our general turnaround times:

- Initial submissions: 24 – 48 hours
- Condition reviews: 48 – 72 hours (from most recent document received)
- Pre-Fund QC reviews may add up to 72 hours to these timelines. QC conditions may apply. Once loan selections are sent to QC, our staff has no contact until the review is returned.

Please let me know if you have any questions. As always, we appreciate your cooperation and partnership.