



**PROGRAM COMPLIANCE  
UNDERWRITING CHECKLIST**

Submit copies of the following documents in the order listed on the right side of a third-cut legal size manila folder secured at the top by a prong fastener.

**ALWAYS REQUIRED**

- ☐ Loan Information/Review Worksheet (UND-3)
- ☐ Loan application
- ☐ Pages 1 - 3 of the appraisal report
- ☐ Earnest Money Agreement
- ☐ Owner/Builder worksheet (UND-9) and attachments

**TAX-EXEMPT LOANS (TEP)**

- ☐ Income calculation sheet (PRG-48)
- ☐ Three years tax returns with W-2's and all schedules
- ☐ Verification of employment (last two years must be verified)
- ☐ Most recent pay stub that shows at least 30 days pay
- ☐ Verification of other income sources
- ☐ Applicant's Affidavit
- ☐ Seller's Affidavit
- ☐ Evidence previous manufactured home was not on a permanent foundation

**TAXABLE FIRST-TIME HOME BUYER**

- ☐ Three years tax returns and all schedules
- ☐ Applicant's Statement (PRG-40)
- ☐ Evidence previous manufactured home was not on a permanent foundation

**VETERANS MORTGAGE PROGRAM (VMP)**

- ☐ VMP Information Certificate (PRG-60)
- ☐ VMP Mortgagor Affidavit (PRG-61)
- ☐ Certificate of Veteran Eligibility or Title 38 letter
- ☐ DD214 or Statement of Service

**INTEREST RATE REDUCTION FOR LOW INCOME BORROWERS (IRRLIB)**

- ☐ Income calculation sheet (PRG-48)
- ☐ Three years tax returns with W-2's and all schedules
- ☐ Verification of employment (last two years must be verified)
- ☐ Most recent pay stub that shows at least 30 days pay
- ☐ Verification of other income sources
- ☐ Bank Statement Certification (PRG-72)
- ☐ Home Choice or AHFC approved education class certificate
- ☐ Home inspection or engineer's report summary page(s)
- ☐ Borrower's Acknowledgment and Certification (PRG-70)
- ☐ Complete Divorce Decree, if applicable

**ENERGY EFFICIENCY INTEREST RATE REDUCTION (EEIRR)**

- ☐ Energy certificate
- ☐ Notice of proposed energy rate reduction (UND-10)
- ☐ Affidavit, Existing Dwellings (PRG-80)

**AFFORDABLE HOUSING ENHANCED LOAN PROGRAM (AHELP)**

- ☐ Home Choice or AHFC approved education class certificate
- ☐ Home inspection or engineer's report summary page(s)

**RURAL ENHANCED LOAN PROGRAM (RELP)**

- ☐ Income calculation sheet (PRG-48)
- ☐ Verification of employment (last two years must be verified)
- ☐ Most recent pay stub that shows at least 30 days pay
- ☐ Verification of other income sources
- ☐ Home Choice or AHFC approved education class certificate

**TEACHERS' AND NURSES' HOUSING LOAN PROGRAM**

- ☐ Borrower's Awareness (PRG-90)
- ☐ VOE indicating full time employment
- ☐ Evidence education professional is certified under AS 14.20
- ☐ Evidence registered nurse is certified under AS 08.68.230(a)

**RURAL NON-OWNER OCCUPIED LOAN PROGRAM**

- ☐ Economic Analysis for Rural Non-Owner Occupied Properties (UND-203)

**OTHER** \_\_\_\_\_  
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