

Document Submission Checklist Program Compliance

Please submit completed copies of the following documents in the order listed:

Required:

- ☐ Loan Information Review/Worksheet (UND-3) **signed by the Lender's Underwriter**
- ☐ Loan Application (must include at least 3 years of physical addresses for first-time homebuyer programs and/or options)
- ☐ Appraisal Report – pgs 1-3, only (if Renovation, submit full, color appraisal)
- ☐ Purchase and Sales Agreement, if applicable (e.g., n/a for refinances)
- ☐ Owner/Builder Worksheet (UND-9), if applicable – include all attachments
- ☐ HomeChoice™, Finally Home, or any HUD-Approved Homebuyer Education Certificate (if requesting commitment fee discount)
- ☐ Child Support Review (UND-22)
- ☐ PUR-101, PUR-102 and/or PUR-103, if applicable
- ☐ Notice of Potential Eligibility for EEIRR (UND-10) – n/a on new construction
- ☐ Refinance Loan Summary Worksheet (PUR-84), if applicable
- ☐ Streamline Refinance Loan Summary Worksheet (PUR-86), if applicable

First Home Limited (TEP)

- ☐ Income Calculation Worksheet (PRG-48)
- ☐ Most recent year tax return **with W-2s and all schedules**. In addition to income verification, tax returns are also used to verify that the borrower(s) has not filed deductions for “business use of home” that is over 15% of the gross living area.
- ☐ Written verification of employment (last 2 years must be verified – alternative documentation is not acceptable)
- ☐ Paystubs (most recent 30 days upon submission for commitment)
- ☐ Verification of other income
- ☐ Applicant's Affidavit and Certification (PRG-43)
- ☐ Manufactured home documentation, if applicable (e.g., FTHB exception)
- ☐ Complete Divorce Decree, if applicable
- ☐ Child Support Order, if applicable

First Home (TFTHB)

- ☐ Applicant's Statement (PRG-40)
- ☐ Manufactured home documentation, if applicable (e.g., FTHB exception)

Veterans Mortgage Program (VMP)

- ☐ VMP Information Certificate (PRG-60)
- ☐ VMP Mortgagor Affidavit (PRG-61)
- ☐ Veteran's Certificate of Eligibility or Title 38 letter
- ☐ **If separated from service:** DD-214 (Member Copy-2 or -4) stating the Veteran was discharged or released under conditions other than dishonorable.
- ☐ **If active military:** Statement of Service that states, “The Veteran has completed their initial period of duty.” DEROS & ETS dates are required, however not needed until time of purchase/QC.
- ☐ Most recent year tax return to verify that the borrower(s) has not filed deductions for “business use of home” that is over 15% of the gross living area.

Rural Non-Owner Occupied

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

Uniquely Alaskan (Non-Conforming I)

- ☐ Documentation required in Section 5006.06 for existing property or new construction
- ☐ Full, color appraisal
- ☐ A memo, signed by the Lender's underwriter, to support and recommend making the loan under Uniquely Alaskan

Interest Rate Reduction for Low Income Borrowers (IRRLIB)

- ☐ Income Calculation Worksheet (PRG-48)
- ☐ Most recent tax return **with W-2s and all schedules**
- ☐ Written verification of employment (last 2 years must be verified – alternative documentation is not acceptable)
- ☐ Paystubs (most recent 30 days upon submission for commitment)
- ☐ Verification of other income
- ☐ Bank Statement Certification (PRG-72)
- ☐ HomeChoice™, Finally Home, or any HUD-Approved Homebuyer Education Certificate
- ☐ Home inspection or engineer's report – Summary page(s) only
- ☐ Complete Divorce Decree, if applicable
- ☐ Child Support Order, if applicable

Energy Efficiency Interest Rate Reduction (EEIRR)

- ☐ Energy rating certificate(s), as applicable

Affordable Housing Enhanced Loan Program (AHELP)

- ☐ HomeChoice™, Finally Home, or any HUD-Approved Homebuyer Education Certificate

97% Loan-to-Value (LTV) Option

- ☐ HomeChoice™, Finally Home, or any HUD-Approved Homebuyer Education Certificate

Other:

