

Document Submission Checklist Program Compliance

Submit 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 – Pages 1 through 3 only
- _____ Earnest Money Agreement (if applicable – e.g., n/a for refinances)
- _____ Owner/Builder worksheet (UND-9) (if applicable) including all attachments
- _____ HomeChoice™ (if required for gift funds or if requesting commitment fee waiver)

Tax-Exempt Program (TEP)

- _____ Income calculation sheet (PRG-48)
- _____ Three years tax returns **with W-2s and all schedules**
- _____ Verification of employment (last 2 years must be verified – alternative documentation is not acceptable)
- _____ Paystub (must show 30 days of pay and is no older than 30 days prior to initial application)
- _____ Verification of other income (if application shows dependent children, child support or lack thereof must be addressed)
- _____ Applicant's Affidavit and Certification (PRG-43)
- _____ Seller's Affidavit and Certification (PRG-44)
- _____ Manufactured home documentation (if applicable i.e. borrower(s) owned a manufactured home)
- _____ Complete Divorce Decree (if applicable)
- _____ Child support order (if applicable)

Taxable First-Time Homebuyer Program (TFTHB)

- _____ Three years tax returns and all schedules
- _____ Applicant's Statement (PRG-40)
- _____ Manufactured home documentation (if applicable i.e. borrower(s) owned a manufactured home)

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 (using a Statement of Service requires specific language to meet federal guidelines)

Rural Non-Owner Occupied Loan Program

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

Non-Conforming Program Type I (NC I)

- _____ Documentation required in Section 5006.06 for existing property or new construction
- _____ A full appraisal with color photos
- _____ A memo, signed by the Lender's underwriter to support and recommend making the loan under Non-Conforming I

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 2 years must be verified – alternative documentation is not acceptable)
- _____ Paystub (must show 30 days of pay and is no older than 30 days prior to initial application)
- _____ Verification of other income (if application shows dependent children, child support or lack thereof must be addressed)
- _____ Bank Statement Certification (PRG-72)
- _____ HomeChoice™ or other AHFC approved education class certificate (other approved class is ineligible for AHFC fee waiver)
- _____ Home inspection or engineer's report (submit 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)
- _____ Notice of Potential Eligibility for EEIRR (UND-10)

Affordable Housing Enhanced Loan Program (AHELP)

- _____ HomeChoice™ or other AHFC approved education class certificate (other approved class is ineligible for AHFC fee waiver)
- _____ Home inspection or engineer's report (submit Summary page(s) only)

Other:
