



MEMORANDUM

VIA E-MAIL

TO: All WVHDF Participating Lenders

FROM: Tricia Poe
Loan Pipeline and Closing Manager

DATE: Thursday, July 18, 2024

SUBJECT: Conventional Homeownership Program UCD Requirement

Effective immediately, the Fund requires remittance of FNMA Uniform Closing Datasets (UCDs) on *all Conventional-insured, Homeownership Program loans*; this is in addition to our existing requirement of UCDs on all Conventional Movin' Up/Movin' Up Special loans. For context, as an additional source of lending capital, we are now pooling Homeownership loans for securitized collateral and UCDs are a required dataset as we package these loans.

The UCD requirement applies to both delegated and non-delegated Participating Lenders; however, *non-delegated lenders are reminded to run the UCD with the DU casefile ID used for final loan approval by WVHDF Underwriting and issued by the Fund*. Additionally, all lenders – delegated and non-delegated, are reminded to run all WVHDF proprietary program loans through DU as "HFA Preferred."

You should include the UCD within the digital Closed Loan Package and we have added UCD guidance to our checklists. Revised Post-Closing Checklists – delegated, and non-delegated (Conventional- and government-insured) – accompany this message and are available on our Lending Partners site.

We appreciate your assistance and cooperation. Please contact Single Family Lending management if you have concerns or questions.