

WVHDF SUBMISSION ORDER FOR CONVENTIONAL LOANS

Loan Number _____ 1st D/T Loan Amount \$ _____
2nd D/T Loan Amount \$ _____

Borrower(s) Name _____

Persons Taking Title (all income must be verified) _____

Loan Type: Homeownership _____ MovinUp _____ Secondary _____ DAP _____ LTV/CLTV _____

County _____ # in House Hold _____ (document if different from 1003)

Income Limit _____ Income of persons taking title _____

Sale Price Limit _____ Sale Price _____ Value _____

Sale Concessions _____ Homeownership: Acres _____ Personal Property _____

Income Calcs/Notes: _____

HOMEOWNERSHIP PROGRAM ONLY

Submitted by _____

- _____ Affidavits (Application & Seller) (Check seller against contract & appraisal)
- _____ Recapture Notice
- _____ Homebuyer Education Certificate
- _____ 1 Yr Signed FEDERAL Tax Return (NON-TARGET COUNTY ONLY) -Worksheets nor State returns are required

SUBMISSION ORDER

- | | |
|---|--|
| _____ 1003 – Most recent/revised-(w/3 year residency) | _____ Documentation of Liquidation of Assets |
| _____ 1003 – Initial (signed) | _____ Miscellaneous Asset Docs |
| _____ MI Approval | _____ Sales Contract/Purchase Agreement |
| _____ Credit Report -1 st page(s)-Only if from CBC Innovis | _____ Current Deed (if refinance) |
| _____ Supplements/VOM/VOL/VOR | _____ Appraisal *(see below) |
| _____ Borrower’s explanation of credit | _____ UCDP report-& docs to address if applicable |
| _____ Court Order/Divorce Decree | _____ Inspections, Repairs, etc. |
| _____ Bankruptcy Docs | _____ PUD/Condo Docs &/or Approval |
| _____ Miscellaneous Credit Docs | _____ HOA/Private Road Docs |
| _____ VVOE/WVOE | _____ Government issued Photo I.D. |
| _____ Pay Stubs with YTD/LES | _____ Customer CIP form completed by lender * |
| _____ W2’s/1099’s/1098’s | _____ Validation of Parties to Transaction (LDP/GSA) |
| _____ SSI/Pension Docs | _____ Misc Docs pertinent to loan decision |
| _____ Tax Returns as required by DU for qualifying | |
| _____ Miscellaneous Income Docs | |
| _____ VOD | |
| _____ Bank Statements (2 months) | |
| _____ Gift – with paper trail (letter, cancelled check, deposit) | |
| _____ Settlement Statement from sale of property | |
| _____ Explanation/Documentation of large deposits, NSF items, Negative balances, reoccurring undisclosed debt, etc. | |
| _____ Statements for 401K, IRA, Stock, Bonds, CD, Mutual Funds, etc. | |

Loan must be registered with WVHDF prior to submission

Documents to be submitted through WVHDF’s Lender Portal. www.wvhdf.com > Lending Partners > Document Upload Portal

- Initial UW Submission - For initial review – send initial fully executed 1003, sales contract (or deed as applicable) and 1st couple of pages of credit report if from CBC Innovis -for credit score and reference number.
- Underwriting PTCs – For subsequent submission of required conditions to underwriter.
- Appraisal – Original appraisal in pdf form and any compliance inspection w/photos (uploaded separately). All other supporting documents such as UCDP upload, inspections, HOA docs, etc. should be sent with PTCs.

***Initial Disclosures should be sent with the Closed Loan Package. Duplicate copy of the Underwriting File should not be sent in the Closed Loan submission, including the required tax transcripts & US Patriot Act Disclosure signed by Borrower.*

WVHDF UNDERWRITING SUBMISSION ORDER FOR GOVERNMENT INSURED LOANS

Federal Compliance Review

HOMEOWNERSHIP LOANS ONLY

Borrower(s) _____

Persons Taking Title (all income must be verified) _____

Homeownership _____ DAP Loan _____

County _____ # in Household _____ (Document if different from 1003)

Income Limit _____ Sale Price Limit _____

Please submit the following items to Underwriting for Federal Compliance Review. *The remainder of the credit and/or underwriting file should be submitted with the Closed Loan Package.* Duplicates of the federal compliance documents should not be submitted with the closed loan package. * * Loan must be registered prior to submission.

- _____ Final AUS Findings (*Date to match DE Approval on 92900A)
- _____ Government Approval signed by Underwriter
 - _____ FHA (92900a & 92900LT) To be signed & dated by lender
 - _____ VA Loan Analysis (26-6393) AND Certificate of Eligibility (COE)
 - _____ USDA (3555-18 Conditional Commitment) & signed Request for Single Family Housing Guarantee (ie RD3555-21)
- _____ Initial/fully executed 1003 w/**3 years** residency disclosed
- _____ Income Documentation for all persons taking Title
 - _____ VVOE/WVOE
 - _____ Pay Stub w/n 30 days of application with YTD earnings (Military-Leave of Earnings)
 - _____ VA – Certificate of Eligibility (listing benefits)
 - _____ Miscellaneous and Other Income Sources Documentation (ie. Child support, alimony, rental income, pension, dividend, etc. – refer to Single Family Brochure for additional details)
- _____ Credit Report (with no prior mortgage or satisfactory explanation/documentation.
 - _____ Non-Target County only
 - _____ N/A Target County
- _____ Recapture Notice
- _____ Affidavits – To be fully completed/executed and notarized (only required on Homeownership loans)
 - _____ Application (signed by all parties taking title – all must meet 1st time homeownership guidelines in non-target counties – to be fully completed & executed – Current form to be obtained from website.)
 - _____ Seller (signature/persons should match sales contract)
- _____ Tax Return(s) -signed. (Copy Do Not File is not acceptable on documents unless prepared by 3rd party. All schedules to be provided including W2’s. Tax transcripts or Tax Affidavit where applicable.)
 - _____ Non-Targeted -**1 year Federal Returns only** – (worksheets, etc. not required-NO State Returns!)
 - _____ N/A Target County
- _____ APPRAISAL – **Original documents n PDF form to be uploaded in Lender Portal selecting “Appraisal”**

NOTES: _____

File Submitted by _____

Email _____

WVHDF UNDERWRITING SUBMISSION ORDER FOR GOVERNMENT INSURED LOANS

Federal Compliance Review

MovinUp Loans ONLY

Borrower(s) _____

Persons Taking Title (all income must be verified) _____

Movin'Up _____ DAP Loan _____

County _____ # in Household _____ (Document if different from 1003)

Income Limit _____ Sale Price Limit _____

Please submit the following items to Underwriting for Federal Compliance Review. *The remainder of the credit and/or underwriting file should be submitted with the Closed Loan Package.* Duplicates of the federal compliance documents should not be submitted with the closed loan package. * * Loan must be registered prior to submission.

- _____ Final AUS Findings (*Date to match DE Approval on 92900A)
- _____ Government Approval signed by Underwriter
 - _____ FHA (92900a & 92900LT) To be signed & dated by lender
 - _____ VA Loan Analysis (26-6393)
 - _____ USDA (3555-18 Conditional Commitment) & USDA document identifying lenders underwriter (ie RD3555-21)
- _____ Initial/fully executed 1003
- _____ Income Documentation for all persons taking Title
 - _____ VVOE/WVOE
 - _____ Pay Stub w/n 30 days of application with YTD earnings
 - _____ Miscellaneous and Other Income Sources Documentation (ie. Child support, alimony, rental income, pension, dividend, etc. – refer to Single Family Brochure for additional details)
- _____ APPRAISAL – **Original documents n PDF form to be uploaded in Lender Portal selecting “Appraisal”**

NOTES: _____

File Submitted by _____

Email _____