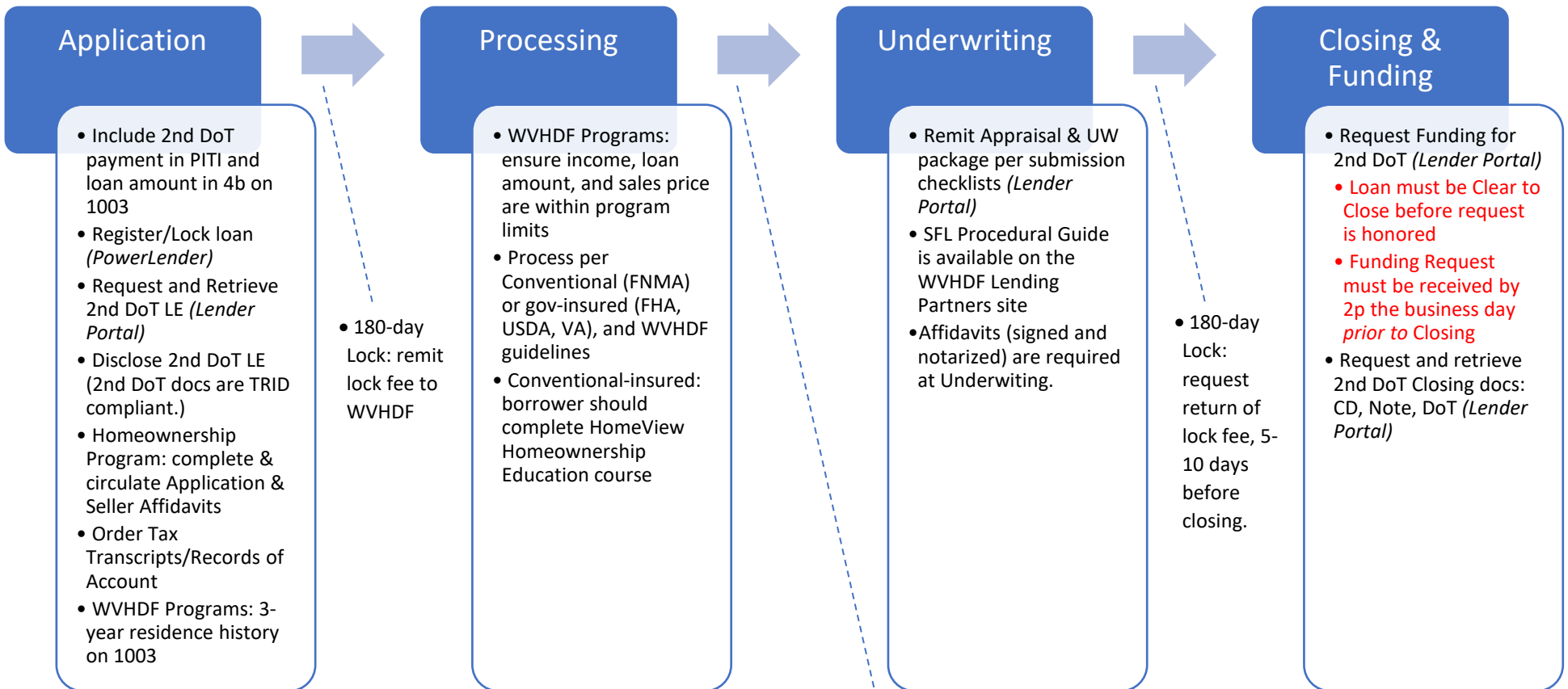


## WVHDF PROCESS FLOW & REMINDERS



### Miscellaneous Reminders

- Loan cancellations/extensions should be done within *PowerLender*
- Best practice: Piggyback 2<sup>nd</sup> DoT disclosures/redisclosures with your 1<sup>st</sup> DoT
- Max CLTV is 105%. Gov-insured loans use the *total* loan amount (not base) for CLTV calculations
- Refer to the Lender Portal Quick Reference for assistance with required forms and commands to request/send documents
- Refer to Comparison Matrix for Homeownership/Movin' Up programs parameters

- Request and retrieve initial 2<sup>nd</sup> DoT CD (*Lender Portal*)
- Disclose initial 2<sup>nd</sup> DoT CD (2<sup>nd</sup> DoT docs are TRID compliant.)