



WHEDA

SINGLE FAMILY

Application Package Checklist

Borrower Name _____ **Loan #** _____

Lender Name _____

Contact Person _____ **Phone #** _____

Email Address _____

All required documentation must be uploaded via [WHEDA-Connect](#).*

Preapproval Requests: Sections marked with () are required.**

- Available for Broker or Mini-Correspondent Channels only
- For Preapprovals converting to a full file, refer to the Preapproval/Approve Certificate for all remaining required documentation.

AUS Findings **

<input type="checkbox"/> DU/DO [®] Findings report <ul style="list-style-type: none"> • Reflecting applicable Community Lending Product <ul style="list-style-type: none"> ◦ HFA Preferred™: MI required on loan amounts >80%LTV • Broker and Mini-Corr Channel: complete the final DO submission • Address listed • Updated loan amount, purchase price, and appraised value 	For FHA also include: <input type="checkbox"/> Total Scorecard findings report <ul style="list-style-type: none"> • Broker Channel (Sponsored Originator) or Mini-Correspondent Channel: Complete the final DO submission • Address listed • Updated loan amount, purchase price, and appraised value
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Initial Loan Application **

<input type="checkbox"/> FHLMC/FNMA Uniform Residential Loan Application <ul style="list-style-type: none"> • Include completed demographic information addendum • Must be signed by all borrowers <input type="checkbox"/> Supplemental Consumer Information Form (Form 1103)	For FHA also include: <input type="checkbox"/> FHA Initial Application Addendum (HUD 92900-A)
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WHEDA Forms

<input type="checkbox"/> ** Borrower's Affidavit (Form 2) <ul style="list-style-type: none"> • disclose all persons who intend to occupy the property and their income • Include minors and/or dependents who reside at least 50% of the time • Must be signed by all borrower(s) <input type="checkbox"/> Residential Loan Application Addendum (Form 3) <input type="checkbox"/> Acknowledgement of Federal Recapture Tax Requirements (Form 4) <ul style="list-style-type: none"> • FTHB/VALOR only 	For FHA also include: <input type="checkbox"/> Identity of Interest Certification (Form 36)
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Private Mortgage Insurance (Conventional Only)

<input type="checkbox"/> Mortgage Insurance Certification from a WHEDA Approved MI Company <ul style="list-style-type: none"> • HFA Preferred™ with LTV greater than 80%

Education Certificates

<input type="checkbox"/> Home Buyer Education Certificate, dated within 1 year of the application date <input type="checkbox"/> Landlord Education Certificate for 2-4 unit properties, dated within 1 year of the application date

Disclosures 1st Mortgage

<input type="checkbox"/> Loan Estimates <ul style="list-style-type: none"> <input type="checkbox"/> Initial <input type="checkbox"/> Rate Lock <input type="checkbox"/> Any other applicable changed circumstances <input type="checkbox"/> Settlement Service Provider Disclosure <input type="checkbox"/> Intent to Proceed <input type="checkbox"/> List of Homeownership Counseling Agencies <input type="checkbox"/> Affiliated Business Disclosure, if applicable <input type="checkbox"/> Reconsideration of Value Disclosure (initial)	For FHA also include: <input type="checkbox"/> LDP/SAM searches for all entities as required by HUD <input type="checkbox"/> Patriot Act Disclosure <input type="checkbox"/> ECOA or Fair Lending Notice <input type="checkbox"/> HUD form 92900-B Important Notice to Homebuyers <input type="checkbox"/> Informed Consumer Choice Disclosure Notice <ul style="list-style-type: none"> <input type="checkbox"/> Or, Lender's verification of non-applicability <input type="checkbox"/> Assumption Notice <input type="checkbox"/> Borrower's Certification and Authorization <input type="checkbox"/> HUD 92564-CN For Your Protection <input type="checkbox"/> Privacy Notice/FACT
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Application Package Checklist

Easy Close Initial Disclosures, if applicable

- Loan Estimates
 - Initial
 - Rate Lock
 - Any other applicable changed circumstances

Income Documentation**

All Borrowers	All Additional Household Occupants, 18 years and Older
<ul style="list-style-type: none"> <input type="checkbox"/> Most recent 2 years Federal tax transcripts <p>Additional requirements as applicable:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Paystubs, OR Verification of Employment, with year-to-date earnings and a minimum of 30 days of income <input type="checkbox"/> 2 years W-2's & 1099's for all income shown on tax transcripts <input type="checkbox"/> If, self-employed 2 years signed federal income tax returns, including all schedules and attachments <input type="checkbox"/> 6 months history of child support or signed LOX regarding receipt of child support <input type="checkbox"/> SSI Award Letters and/or documentation for receipt of income <input type="checkbox"/> Pension <input type="checkbox"/> Disability <input type="checkbox"/> Certification of Zero Income (Form 35), if applicable 	<ul style="list-style-type: none"> <input type="checkbox"/> 1 year complete 1040's with all required schedules <p>Additional requirements as applicable:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Paystubs, OR Verification of Employment, with year-to-date earnings and a minimum of 30 days of income <input type="checkbox"/> 1 years' W-2's & 1099's for all income shown on tax returns <input type="checkbox"/> If self-employed, 1 year federal income tax returns, including all schedules and attachments <input type="checkbox"/> 6 months history of child support or signed LOX regarding receipt of child support <input type="checkbox"/> SSI Award Letters and/or documentation for receipt of income <input type="checkbox"/> Pension <input type="checkbox"/> Disability <input type="checkbox"/> Certification of Zero Income (Form 35), if applicable <input type="checkbox"/> Taxpayer Consent (Form 47)

Asset Documentation**

<ul style="list-style-type: none"> <input type="checkbox"/> 2 months bank statements, or Verification of Deposit <input type="checkbox"/> Gift Affidavit (Form 11), if applicable <ul style="list-style-type: none"> • receipt of gift funds <input type="checkbox"/> Supporting documentation for reoccurring deposits <ul style="list-style-type: none"> • Certification deposits are not a result of other income <input type="checkbox"/> Down Payment Assistance Commitment Letters <ul style="list-style-type: none"> • Must include terms and conditions • Retention Agreement or Note/Mortgage copies 	<p>For FHA also include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Gift Affidavit (Form 11), if applicable <ul style="list-style-type: none"> • receipt of gift funds • proof of donor's source of funds
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Credit Documentation **

- Triple Merged Credit Report Include
 - All borrowers
 - Non-applicant Spouse
 - Notice to Home Loan Applicant/Risk Based Pricing Disclosure
 - LOX for inquiries or derogatory credit within the past 90 days
- Other Credit Documentation, as applicable
- Non-Traditional Credit
 - VOR or 12 months canceled checks
 - 12 months history of utility, cable, cell phone, etc.
 - Bankruptcy documentation
 - Divorce Decree/Marital Settlement Agreement
 - Other Court-ordered Agreements

Application Package Checklist

Property Documentation	
<input type="checkbox"/> Signed and accepted offer to purchase <ul style="list-style-type: none"> <input type="checkbox"/> counter offers <input type="checkbox"/> addenda <input type="checkbox"/> amendments <input type="checkbox"/> Real Estate Condition Report <input type="checkbox"/> For 2-4 units, copy of lease agreement(s) if other unit(s) occupied <input type="checkbox"/> PDF version of FHLMC/FNMA Residential Appraisal Report <ul style="list-style-type: none"> <input type="checkbox"/> Including photos and appraiser's license <input type="checkbox"/> Appraisal Completion Certification, if applicable <input type="checkbox"/> UCDF FNMA Submission Summary Report (SSR) <input type="checkbox"/> Flood Determination Certificate and Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance Form, if applicable <input type="checkbox"/> Evidence of Hazard Insurance <input type="checkbox"/> Evidence of Flood Insurance (flood application and paid receipt) <input type="checkbox"/> Title Insurance Commitment <input type="checkbox"/> Reconsideration of Value and Supporting Documentation, if applicable	For FHA also include: <ul style="list-style-type: none"> <input type="checkbox"/> Signed and accepted offer to purchase <ul style="list-style-type: none"> • reflecting FHA financing <input type="checkbox"/> Amendatory Clause <input type="checkbox"/> Real Estate Certification <input type="checkbox"/> EAD Appraisal Summary Report <input type="checkbox"/> Title Insurance Commitment <ul style="list-style-type: none"> • Including a 12-month chain of title FHA New Construction (existing less than one year only) <ul style="list-style-type: none"> <input type="checkbox"/> HUD-92541 – Builder's Certification of Plans and Specifications, and Site <input type="checkbox"/> HUD-92544 – Warranty of Completion of Construction <input type="checkbox"/> HUD 92051 – Compliance of Inspection Report (CIR) <input type="checkbox"/> HUD-NPMA-99-A - Subterranean Termite Protection Builder's Guarantee <input type="checkbox"/> HUD-NPMA-99-B, New Construction Subterranean Termite Service Record, if applicable <input type="checkbox"/> Wood Infestation Report <input type="checkbox"/> Certificate of Occupancy
Condominium Documentation	
<input type="checkbox"/> Condominium Questionnaire <ul style="list-style-type: none"> <input type="checkbox"/> FNMA Form 1076 (Full Review), or an equivalent <input type="checkbox"/> Condominium Budget <input type="checkbox"/> Master Insurance Policy <input type="checkbox"/> HO-6 Insurance Policy, if applicable <input type="checkbox"/> Declarations and By-Laws	For FHA also include: <ul style="list-style-type: none"> <input type="checkbox"/> Condominium Review Type <ul style="list-style-type: none"> <input type="checkbox"/> HRAP Approved <input type="checkbox"/> Single Unit Approval <input type="checkbox"/> HUD Condominium Questionnaire (HUD-9991)
Manufactured Home Documentation (Conventional Only)	
<input type="checkbox"/> Verification of Title surrendered <input type="checkbox"/> Structural Engineer Report <ul style="list-style-type: none"> • If structural additions exist (room additions, attached garages, etc.) 	
HomeStyle® Renovation Documentation (Conventional Only, Mini-Correspondent and Broker Channel Only)	
<input type="checkbox"/> Scope of Work- with detailed breakdown of materials and labor <input type="checkbox"/> Signed Renovation Contract Agreement (Form 38) <input type="checkbox"/> Renovation Maximum Mortgage Worksheet (Form 41) <input type="checkbox"/> Signed FNMA Consumer Tips Form (Form 1204)	
Funding Documentation (Broker Channel Only)	
<input type="checkbox"/> Funding Request (Form 7) <input type="checkbox"/> UCD successful Feedback Report, include the embedded buyer's closing disclosure (conventional only) <input type="checkbox"/> Final Verbal Verification of Employment for all borrowers within 10 business days of the Note date	
Additional Investor Documentation	
<input type="checkbox"/> Uniform Underwriting and Transmittal Summary <input type="checkbox"/> Non-US Citizen Documentation <ul style="list-style-type: none"> • Permanent Resident Alien Card(s) • Work Authorization • Social Security number verified through Social Security Administration 	For FHA also include: <ul style="list-style-type: none"> <input type="checkbox"/> Underwriting Transmittal Summary (HUD-92900-LT) <input type="checkbox"/> HUD 92800.5b Conditional Commitment / Statement of Appraised Value

*If you have not been approved with a WHEDA-Connect username and password, or if you need your password reset, please contact your Delegated Administrator. If you do not know who your Delegated Administrator is, please contact WHEDA at 1-800-334-6873.

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