

Directions: This Checklist is to be submitted on top of the Pre-Closing Package. It is important that the documents are scanned in the order of this document when uploaded into VirPack. Upload as Document Type "Pre-Closing Package", Upload the Appraisal, then select "Process" to submit the files to VirPack. Incomplete files will not be marked received until all required documents have been uploaded to VirPack. Complete files uploaded after 3:00 pm will be marked received as of the next business day.

HOMEOWNERSHIP PROGRAMS DIVISION	
PRIMARY BORROWER'S NAME	CO-BORROWERS NAME
<input type="checkbox"/> PURCHASE <input type="checkbox"/> PURCH & IMPR <input type="checkbox"/> HOMESTYLE <input type="checkbox"/> PHIF	<input type="checkbox"/> CONVENTIONAL <input type="checkbox"/> FHA <input type="checkbox"/> RD <input type="checkbox"/> VA (Select Financing)
LENDER NAME: _____ Telephone: _____	CONTACT NAME: _____ Email Address: _____
A. PRE-CLOSING DOCUMENTS (place a check in the column as it applies)	
<input type="checkbox"/> 1. Preliminary Package (Form 1) submitted <input type="checkbox"/> YES - Provide copy of PHFA approval <input type="checkbox"/> NO	<input type="checkbox"/> 12. Residential Mortgage Credit Report with Credit Score or 3 merged reports with Credit Score
<input type="checkbox"/> 2. Modification Funds Request (Form 62) with complete contract, plans and specs (if applicable)	<input type="checkbox"/> 13. Informed Consumer Choice Disclosure Notice FHA (if applicable)
<input type="checkbox"/> 3. Automated Underwriting Findings Report	<input type="checkbox"/> 14. Signed & Dated Important Notice to Homebuyers: FHA
<input type="checkbox"/> 4. Proof of loan insurance/guarantee <input type="checkbox"/> a. Signed FHA Loan Underwriting and Transmittal Summary (HUD 92900-LT) or Firm Commitment: FHA <input type="checkbox"/> b. Signed Loan Analysis (VA 26-6393): VA <input type="checkbox"/> c. Signed Conditional Commitment: RD <input type="checkbox"/> d. Private Mortgage Insurance Certificate: Conv <input type="checkbox"/> e. 203(k) Maximum Mortgage Worksheet (92700 203k) <input type="checkbox"/> f. 203(k) Borrower's Acknowledgment (HUD 92700(A)) <input type="checkbox"/> g. Request for Single Family Housing Loan Guaranty, RD Form 3555-21	<input type="checkbox"/> 15. Credit Score Information Disclosure
<input type="checkbox"/> 5. FNMA Transmittal Summary (FNMA Form 1008): Conventional and RD	<input type="checkbox"/> 16. Verification of Deposit or 2 full months current bank statements
<input type="checkbox"/> 6. Signed & Dated initial Uniform Residential Loan • Include copy of cleaned up 1003 used to run the AUS report. Application (FNMA Form 1003) and HUD Addendum(s) (HUD 92900-A) if applicable	<input type="checkbox"/> 17. Gift Affidavit (if applicable)
<input type="checkbox"/> 7. Supplemental Consumer Information Form (FNMA Form 1103)	<input type="checkbox"/> 18. Copy of Fannie Mae Community Seconds Checklist (FM 0109) if applicable (Conv)
<input type="checkbox"/> 8. Verification the LDP and GSA lists have been searched for all parties (FHA/VA/RD)	<input type="checkbox"/> 19. PHFA Form 5 - Affordable Housing Assistance Program Checklist if app. (all loan types with subordinate seconds, grants or CLT except PHFA seconds or grant programs)
<input type="checkbox"/> 9. Veteran's Certificate of Eligibility (VA 26-1870, 26-8320 or 26-8320-1): VA	<input type="checkbox"/> 20. Verification of Employment (FULL VOE or verbal w/ current pay stubs showing YTD earnings and 2 yrs of W2's)
<input type="checkbox"/> 10. Verification of VA Benefit-Related Indebtedness (VA 26-8937): VA (if applicable)	<input type="checkbox"/> 21. Self-Employed Borrowers Fannie Mae Form 1084 - Cash Flow Analysis and 2 years tax returns
<input type="checkbox"/> 11. Copy of completed/signed Counseling Checklist for Military Homebuyers VA Form 26-0592 (only required for active military homebuyers)	<input type="checkbox"/> 22. Divorce Decree/Agreement of Child Support/Spousal Support (if applicable)
	<input type="checkbox"/> 23. Co-signer Documentation <input type="checkbox"/> a. Uniform Residential Loan Application <input type="checkbox"/> b. Residential Mortgage Credit Report <input type="checkbox"/> c. Verification of Employment
	<input type="checkbox"/> 24. Executed Agreement of Sale/Construction Contract <input type="checkbox"/> a. FHA/VA Amendatory Language of Agreement of Sale <input type="checkbox"/> b. FHA Real Estate Certification (if applicable) <input type="checkbox"/> c. Deed, Settlement Sheet or Agreement of Sale for Land <input type="checkbox"/> d. Copy of Purchase & Improvement/Access Modification Program Acknowledgement (Form 48)

* If borrower/co-borrower is a PHFA employee, you can now submit the package through VirPack.

<input type="checkbox"/> 25. Condominium Approval documentation (Conv) Select & Provide applicable documentation from list. <input type="checkbox"/> a. Copy of lenders unexpired CPM Certification for Condo projects reviewed under the Full Review process. <input type="checkbox"/> b. Copy of signed warranty statement for Condo projects reviewed under the Limited Review process.	<input type="checkbox"/> 30. Copy of Loan Estimate <input type="checkbox"/> a. Copy of any revisions w/change of circumstance letter, if applicable <input type="checkbox"/> b. Copy of the list of service providers shopped for, if applicable
<input type="checkbox"/> 26. Applicable Appraisal Report NOTE: Original electronic Appraisal (only) to be a separate upload into VirPack <input type="checkbox"/> a. UCDP Submission Summary Report (Conv Loans) <input type="checkbox"/> b. Provide a copy of FHA's "successful" EAD notification <input type="checkbox"/> c. Reconsideration of Value disclosures / documentation (Conv/FHA) <input type="checkbox"/> d. Conditional Commitment/Statement of Appraised Value (HUD 92800.5B) <input type="checkbox"/> e. Certificate of Reasonable Value (VA 26-1843) or Notification of Reasonable Value <input type="checkbox"/> f. Housing Quality Standards Questionnaire: HOMEstead (HS-Appendix 5) <input type="checkbox"/> g. Leasehold Documentation – Copy of lease <input type="checkbox"/> h. VA approval of Leasehold (if applicable)	<input type="checkbox"/> 31. Provide copy of "intent to proceed"
<input type="checkbox"/> 27. HomeStyle Approval documentation <input type="checkbox"/> a. Lien Waiver (FNMA Form 3739) <input type="checkbox"/> b. Renovation Loan Agreement (FNMA Form 3731) <input type="checkbox"/> c. Maximum Mortgage Worksheet (FNMA Form 1035) <input type="checkbox"/> d. Consumer Tips (FNMA Form 1204) <input type="checkbox"/> e. Final Estimates/Bids <input type="checkbox"/> f. Contractor Profile Report (FNMA Form 1202)	<input type="checkbox"/> 32. Copy of the list of HUD approved Homeownership Counseling Organizations (per RESPA) provided to the borrower
<input type="checkbox"/> 28. Life of Loan Flood Determination <input type="checkbox"/> a. Copy of FEMA Elevation Certificate with photographs <input type="checkbox"/> b. Copy of application of flood insurance, along with quote of a full NFIP premium rate.	<input type="checkbox"/> 33. Completed and signed IRS Form 4506-C (effective 3/1/2021) (provide copies of 2 years of tax transcripts for all Borrowers, if available)
<input type="checkbox"/> 29. Wood Destroying Insect Report and any additional items to satisfy issues on cert.	<input type="checkbox"/> 34. Provide a signed acknowledgement that the borrower(s) have received a copy of the Know Before You Owe, Your Home Loan Toolkit booklet
B. PHFA DOCUMENTS (As required by Program)	
	<input type="checkbox"/> 1. Mortgagors Affidavit: Form 3 (not needed for K-Flex, K-Gov or FNMA programs) <input type="checkbox"/> a. Applicable Addendums Pg.7, 8 <input type="checkbox"/> b. Seller's Affidavit Pg. 6 (if available at underwriting)
	<input type="checkbox"/> 2. Copy of LE for Advantage or KFIT and any revisions w/ change of circumstance if applicable.
	<input type="checkbox"/> 3. Verification of Counseling based upon loan program being requested (if available at underwriting)
	<input type="checkbox"/> 4. FNMA Form 1017 for pre-purchase counseling prior to executing AOS (HFA program only)
	<input type="checkbox"/> 5. Notice to Sellers: HOMEstead (HS-Appendix 7)
	<input type="checkbox"/> 6. Access Assistance Loan - Needs Assessment Form 61
	<input type="checkbox"/> 7. Borrowers Signature Authorization to Release Information Section 8 Housing Homeownership Assistance Program (Form 66)
	<input type="checkbox"/> 8. Homestead Needs Assessment (HS Appendix - 3)

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