Tennessee Housing Development Agency (THDA)
Underwriting Submission Checklist

OA Number: _____ _____ _____ _____

OA Name: _____

OA Address: _____

_____

Primary Applicant: _____

Property Address: _____

_____

_____

Submission Purpose:
- ❑ Initial Submission
- ❑ Supplemental documents
- ❑ Updated documents

Program Type:
- ❑ Great Start
- ❑ Great Advantage
- ❑ Great Rate
- ❑ Homeownership for the Brave

Loan Type:
- ❑ FHA
- ❑ VA
- ❑ USDA/RD
- ❑ Conventional

Property Type:
- ❑ Single Family Detached
- ❑ Condo
- ❑ Manufactured Home
- ❑ Other_____

This loan will: ❑ Close with OA funds (Purchase method). DPA funds will be wired by THDA to the Settlement Agent.

ASSEMBLE PACKAGE IN ORDER LISTED BELOW AND ATTACH WITH AN ACCO FASTENER AT TOP MIDDLE

THDA PROGRAM ELIGIBILITY

- ❑ 1. Buyer Profile
- ❑ 2. Original Application Affidavit(s), Veteran Exemption Application Affidavit
- ❑ 3 Original Seller Affidavit (notarized)
- ❑ 4. Signed and Dated Tax Returns with all schedules and W-2s for the most recent tax year including non-qualifying spouse
- ❑ 5. IRS Non-Filing Confirmation for most recent tax year including non-qualifying spouse
- ❑ 6. Notice to Applicants Federal Recapture Requirements (signed copy)
- ❑ 7. Great Advantage or Great Start Application for Assistance (if applicable)
- ❑ 8. Homebuyer Education Certification and Online Homeownership Education Approval and Referral Form HBEO-300 (if applicable)
- ❑ 9. Down Payment/Closing Cost Assistance Wire Funding Information
- ❑ 10. THDA Grant Award Letter (HO-0474)

CREDIT PACKAGE

- ❑ 11. FHA Loan Underwriting and Transmittal Summary with condition sheet, **AND** Form 92900A p3, signed by DE Underwriter and DU or LP findings
- ❑ 12. USDA/RHS #1980-18
- ❑ 13. Typed Transmittal Summary (1008) signed by underwriter with DU or LP findings within 90 days of AUS or run date
- ❑ 14. VA/Loan Analysis Worksheet Approval OR VA Certificate of Commitment/DD-214 or DD-4 (if applicable)
- ❑ 15. Initial Good Faith Estimate
- ❑ 16. Final Loan Application (Typed URLA) 1003 (3 year residency should be stated)
- ❑ 17. Initial Interviewer's Signed Loan Application 1003 (3 year residency should be stated)
- ❑ 18. Credit Report and credit explanation letters (if applicable)
- ❑ 19. Final Divorce Decree/Marital Dissolution (if applicable)
- ❑ 20. Verification of Court Ordered Child Support/Parenting Plan
- ❑ 21. Verification of SSI or Other Assistance
- ❑ 22. Verifications of Employment (verbal is unacceptable)
- ❑ 23. Most Recent Pay Stub (within past 30 days)
- ❑ 24. Verifications of Prior Employment (telephone verification is acceptable)
- ❑ 25. Self-Employment Cash Flow Worksheet, P & L, 2 years Business Tax Returns (corp. or partnership or sole prop.)
- ❑ 26. Verification of Deposit OR Borrower's Bank Statements for the previous two months
- ❑ 27. Gift Letter
- ❑ 28. Sales Contract and Addendum (Copy)
- ❑ 29. Appraisal Report (URAR) and Condition Sheet with VC Sheet/USDA-RD Conditions, and executed conditional commitment (928005.b), VA CRV
- ❑ 30. Legible Photos of Subject Property (front, rear, street) and Photos or Photocopies of comparable sales
- ❑ 31. Flood Notification (if applicable, signed by Applicant or certified date mailed to Applicant) (Copy)
- ❑ 32. Grant/Down payment assistance approval letters
- ❑ 33. Original Certificate of Title or Original Manufactured Certificate of Origin (Mobile/Manufactured Homes)
- ❑ 34. FHA 203(h) Proof of permanent residence (if applicable)
- ❑ 35. FHA 203(h) Proof of destruction of residence (if applicable)

THDA RESERVES THE RIGHT TO REQUEST ADDITIONAL DOCUMENTATION TO EVALUATE THIS LOAN APPLICATION.

The undersigned, an authorized representative of the OA referenced above, hereby certifies and warrants as follows: (i) the information accompanying this submission has been verified and corroborated as required by THDA; (ii) all requirements of applicable federal and/or state law have been met, including, without limitation, all disclosures and requirements in the Federal Reserve Board "Rule" and the Dodd-Frank Act; (iii) the Applicant referenced above and the property proposed for purchase by the Applicant meet all applicable THDA mortgage loan eligibility and program guidelines; and (iv) to the extent this submission is electronic, all documents and affidavits required to be originals or with original signature were obtained.

_____ _____ _____

Originating Agent Authorized Signature | Print Name and Title | Date

Phone No. (_____)_____ Fax No. (_____)_____ Email address _____