

Full Credit and Property Approval Checklist

Please submit copies of the following documents in the order listed:

- _____ Full Credit and Property Approval Checklist (UND-30)
- _____ Interest Rate Lock-In Request (UND-2)
- _____ Loan Information/Review Worksheet (UND-3)
- _____ Second Mortgage Data Sheet (PRG-30) - *second Deed of Trust only*
- _____ Child Support Verification (UND-22)
- _____ HomeChoice™ or Lender's Education Certificate
- _____ Final Loan Application
- _____ Pencil/Original Loan Application
- _____ Final Credit Report
 - _____ Direct Verification of Credit
 - _____ Verification of Rent
 - _____ Letter of Explanation
 - _____ Other
- _____ Verification of Deposit
 - _____ 3 months' bank statements (required on all Interest Rate Reduction loans)
 - _____ Gift letter(s)
 - _____ Investment account statements (required on all Interest Rate Reduction loans)
 - _____ HUD-1 for previous mortgage (if applicable)
 - _____ Other
- _____ Income Calculation Sheet (PRG-48)
- _____ Verification(s) of Employment
 - _____ Phone certification (only allowed if borrowers are on same job for 2 or more years)
 - _____ Current pay stubs covering 30 days
 - _____ Verification of unemployment
- _____ Tax Returns (including W-2s and all schedules)
 - _____ First Home Limited program (TEP) requires most recent year
 - _____ Interest Rate Reduction program requires most recent year
 - _____ First Home - Follow AUS
 - _____ Self-employed borrowers (attach Self-Employed Income Analysis sheet)
 - _____ Past 2 years' personal tax returns
 - _____ Past 2 years' partnership/corporate tax returns
 - _____ Current signed and dated P&L Statement
 - _____ Current signed and dated balance sheet
- _____ Retirement Income
- _____ Other Income Sources (e.g., SSI, child support, longevity, foster care, rental)
- _____ Verification of VA Benefit-Related Indebtedness
- _____ Certificate of Reasonable Value
- _____ Appraisal Report
- _____ Home Inspection/Engineer Report
- _____ Earnest Money Agreement
- _____ Military Personnel
 - _____ DD1747 Authorization to live off base
 - _____ Statement of Service
- _____ Certificate of Eligibility/Title 38 Letter DD214
- _____ Request for Determination of Eligibility (UND-50) - *State Veterans Interest Rate Preference*
- _____ Original Affidavits
 - _____ First Home Limited (TEP)/Applicant's & Seller's
 - _____ VMP/PRG-60 & 61
 - _____ First Home (TFTHB)
- _____ Owner/Builder Loans
 - _____ UND-9
 - _____ Cost breakdown
 - _____ HUD-1 or settlement statement for lot
- _____ Energy Loans
 - _____ Energy certificate
 - _____ Notice of Proposed Energy Rate Reduction (UND-10)
- _____ Non-Owner Occupied Loans
 - _____ Economic Analysis Non-Owner Occupied Properties (UND-203)
 - _____ Operating Income Statement (completed by the appraiser)