

Document Submission Checklist Program Compliance

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

Required:

- _____ Loan Information Review/Worksheet (UND-3) signed by the Lender's Underwriter
- _____ Loan Application (must include at least 3 years of physical addresses for first-time homebuyer programs and/or options)
- _____ Appraisal Report – pgs 1-3, only (if Renovation, submit full color appraisal)
- _____ Purchase and Sales Agreement, if applicable (e.g., n/a for refinances)
- _____ Owner/Builder Worksheet (UND-9) (if applicable) including all attachments
- _____ HomeChoice™, Finally Home, or any HUD-Approved Homebuyer Education Certificate (if requesting commitment fee discount)
- _____ Child Support Verification (UND-22)
- _____ PUR-101/PUR-102 or PUR-103 (if applicable)
- _____ Notice of Potential Eligibility for EEIRR (UND-10) – n/a on new construction
- _____ Refinance Loan Summary Worksheet (PUR-84), if applicable
- _____ Streamline Refinance Loan Summary Worksheet (PUR-86), if applicable

First Home Limited (TEP)

- _____ Income calculation Worksheet (PRG-48)
- _____ Most recent year tax return **with W-2s and all schedules**. In addition to income verification, tax returns are also used to verify that the borrower(s) has not filed deductions for “business use of home” that is over 15% of the gross living area.
- _____ Written verification of employment (last 2 years must be verified – alternative documentation is not acceptable)
- _____ Paystubs (most recent 30 days upon submission for commitment)
- _____ Verification of other income (if application shows dependent children, child support or lack thereof must be addressed)
- _____ Applicant's Affidavit and Certification (PRG-43)
- _____ Manufactured home documentation, if applicable (e.g., FTHB exception)
- _____ Complete Divorce Decree, if applicable
- _____ Child Support Order, if applicable

First Home (TFTHB)

- _____ Applicant's Statement (PRG-40)
- _____ Manufactured home documentation, if applicable (e.g., FTHB exception)

Veterans Mortgage Program (VMP)

- _____ VMP Information Certificate (PRG-60)
- _____ VMP Mortgagor Affidavit (PRG-61)
- _____ Veteran's Certificate of Eligibility or Title 38 letter
- _____ If separated from service: DD-214 stating the Veteran was discharged or released under conditions other than dishonorable. If active military: Statement of Service that states, “The Veteran has completed their initial period of duty.” DEROS & ETS dates are acceptable, however not needed until time of purchase/QC.
- _____ Most recent year tax return to verify that the borrower(s) has not filed deductions for “business use of home” that is over 15% of the gross living area.

Rural Non-Owner Occupied & Military Facility Zone Loan Programs

- _____ Economic Analysis for Non-Owner Occupied Properties (UND-203)

Uniquely Alaskan (Non-Conforming I)

- _____ Documentation required in Section 5006.06 for existing property or new construction
- _____ Full appraisal with color photos
- _____ A memo, signed by the Lender's underwriter, to support and recommend making the loan under Uniquely Alaskan

Interest Rate Reduction for Low Income Borrowers (IRRLIB)

- _____ Income Calculation Sheet (PRG-48)
- _____ Most recent tax return **with W-2s and all schedules**
- _____ Written verification of employment (last 2 years must be verified – alternative documentation is not acceptable)
- _____ Paystubs (most recent 30 days upon submission for commitment)
- _____ Verification of other income (if application shows dependent children, child support or lack thereof must be addressed)
- _____ Bank Statement Certification (PRG-72)
- _____ HomeChoice™, Finally Home, or any HUD-Approved Homebuyer Education Certificate
- _____ Home inspection or engineer's report (Summary page(s) only)
- _____ Complete Divorce Decree, if applicable
- _____ Child Support Order, if applicable

Energy Efficiency Interest Rate Reduction (EEIRR)

- _____ Energy rating certificate(s) (as applicable)

Affordable Housing Enhanced Loan Program (AHELP)

- _____ HomeChoice™, Finally Home, or any HUD-Approved Homebuyer Education Certificate

Other:
