

Document Submission Checklist Program Compliance Renovation

Please submit 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 – 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)
- _____ Applicable Reno worksheet: Purchase – PUR-85 Refi – PUR-84 2nd – PRG-30 & PUR-84s
- _____ Renovation project information (bids, proposals, contracts, etc.)
- _____ Notice of Potential Eligibility for EEIRR (UND-10) – N/A on new construction

First Home Limited (TEP)

- _____ Income Calculation Worksheet (PRG-48)
- _____ Most recent year tax return **with W-2s and all schedules**, to verify that the borrower(s) has not filed deductions for “business use of home” that is over 15% of the gross living area, in addition to income verification
- _____ 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 (e.g., PFD, Child Support, Alimony)
- _____ 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 (FTHB)

- _____ 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.”
- _____ Most recent year tax returns 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

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

Uniquely Alaskan (Non-Conforming I)

- _____ Documentation required in Section 5006.01.E for existing property or new construction
- _____ A 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 Worksheet (PRG-48)
- _____ Most recent year 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 (e.g., PFD, Child Support, Alimony)
- _____ Bank Statement Certification (PRG-72)
- _____ HomeChoice™, Finally Home, or any HUD-Approved Homebuyer Education Certificate
- _____ Home inspection or engineer's report (submit 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:
