

1 Broker Initial Application Documents

Completed Application Package Checklist (WHEDA form 6)
Automated Findings Report
Signed & Dated Initial Uniform Residential Loan Application

Income/Employment Documentation

For Each Borrower, as applicable

Most recent 30 days' worth of paystubs with YTD earnings
Verification of Employment
2 years Federal income tax transcripts
2 years W-2s / 1099's for all income shown on the tax transcripts
Child Support History
Social Security Award Letters
Pension Income
Certification of Zero Income (WHEDA Form 35)
Signed Employment explanations

For Each Borrower - Self-Employed

2 years most recent tax transcripts
2 years most recent tax returns, and all schedules, and 1099's
Self-employed cash-flow analysis

For Each Additional Household Member 18 and older - as applicable

Most recent 30 days' worth of paystubs with YTD earnings
Verification of Employment
2 years Federal income tax transcripts
2 years W-2s / 1099's for all income shown on the tax transcripts
Child Support History
Social Security Award Letters
Pension Income
Certification of Zero Income (WHEDA Form 35)
Signed Employment explanations

For Each Additional Household Member 18 and older - Self-Employed

2 years most recent tax transcripts
2 years most recent tax returns, and all schedules, and 1099's
Self-employed cash-flow analysis

Asset Documentation

Earnest Money verification
Verification of Deposit
2 months bank statements
401K-IRA-Other Securities-Asset Statements
Gift Affidavit & proof of receipt
Down Payment Assistance Award Letters
Signed explanation regarding non-payroll deposits

Credit Documentation

- Triple Tri-Merged Credit Report for each borrower
- Triple Tri-Merged Credit Report for Non-applicant Spouse
- Notice to Home Loan Applicant / Risk-Based Pricing Disclosure
- Verification of Rent / Mortgage
- Signed Letter of Credit Explanations (derogatory credit, inquiries)
- Social Security Cards or Drivers License
- Resident Alien Cards
- Divorce Decree & Marital Settlement Agreement
- Judgement and/or Collection payment and status verifications
- Bankruptcy Filing & Discharge Documents

Other Documentation

- Private Mortgage Insurance Commitment
- Borrower's Affidavit (WHEDA Form 2)
- Residential Loan Application Addendum (WHEDA form 3)
- Acknowledgement of Federal Recapture Tax Requirements (WHEDA Form 4)
- Home Buyer Education Certificate
- Loan Estimates - All versions including Change of Circumstance
- Settlement Service Providers
- Intent to Proceed
- Homeownership Counseling Agencies
- Affiliated Business Disclosure
- Signed & Dated Offer to Purchase including all counter-offers, addenda, Property Inspections (Well, Septic, other)
- Hazard Insurance Policy
- Flood Determination Certificate
- Special Flood Hazards and Availability of Federal Disaster Relief Assistance Form
- Title Insurance Commitment (including survey, plat mat, chain of title)

Add'l Easy Close Documents

- Easy Close Signed & Dated Residential Loan Application
- Easy Close Loan Estimate - All versions including Change of Circumstance

Add'l FHA Documents

- HUD 92900-A Initial Application Addendum
- Lender Certification for Individual Unit Financing (WHEDA Exhibit 6), condos only
- Amendatory Clause & Real Estate Certification
- Borrower's Certification & Authorization
- Patriot Act Disclosure
- ECOA or Fair Lending Notice
- HUD 92900-B Important Notice to Homebuyers
- Identity of Interest
- Informed Consumer Choice Disclosure or lender's verification of non-applicability
- Assumption Notice
- HUD 92564-CN For Your Protection
- Privacy Notice / FACT Act

LDP/GSA Searches
CAIVRS Verification

Add'l Refinance Documents
Subordination Approval Letters
Payoff Statements