



WHEDA Tax Advantage Mortgage Credit Certificate Reservation Package Checklist

 WHEDA Advantage Financing

 Conventional, FHA, VA, USDA Financing

Borrower Name _____	Loan # _____
Lender Name _____	WHEDA Lender # _____
TPO Name _____	WHEDA Lender # _____
Loan Officer _____	Phone # _____
Email Address _____	

Initial Loan Application
<input type="checkbox"/> FHLMC/FNMA Uniform Residential Loan Application <ul style="list-style-type: none"> • Include completed demographic information addendum • Must be signed by all borrowers

WHEDA Forms	
<input type="checkbox"/> Request for Conditional Commitment (MCC-002) <ul style="list-style-type: none"> • disclose all persons who intend to occupy the property and their income • Include minors and/or dependents who reside at least 50% of the time 	<input type="checkbox"/> Federal Recapture Tax Acknowledgement (MCC-003) <input type="checkbox"/> Income Tax Affidavit (MCC-004)

Income Documentation	
All Borrowers	All Additional Household Occupants, 18 years and Older
<input type="checkbox"/> Most recent 2 years Federal tax transcripts Additional requirements as applicable: <input type="checkbox"/> Paystubs, OR Verification of Employment, with year-to-date earnings and a minimum of 30 days of income <input type="checkbox"/> 2 years W-2's & 1099's for all income shown on tax transcripts <input type="checkbox"/> If, self-employed 2 years signed federal income tax returns, including all schedules and attachments <input type="checkbox"/> 6 months history of child support or signed LOX regarding receipt of child support <input type="checkbox"/> SSI Award Letters and/or documentation for receipt of income <input type="checkbox"/> Pension <input type="checkbox"/> Disability <input type="checkbox"/> Certification of Zero Income (Form 35), if applicable <input type="checkbox"/> Taxpayer Consent (Form 47), if non-WHEDA 1st	<input type="checkbox"/> 1 year complete 1040's with all required schedules Additional requirements as applicable: <input type="checkbox"/> Paystubs, OR Verification of Employment, with year-to-date earnings and a minimum of 30 days of income <input type="checkbox"/> 1 year W-2's & 1099's for all income shown on tax returns <input type="checkbox"/> 6 months history of child support or signed LOX regarding receipt of child support <input type="checkbox"/> SSI Award Letters and/or documentation for receipt of income <input type="checkbox"/> Pension <input type="checkbox"/> Disability <input type="checkbox"/> Certification of Zero Income (Form 35), if applicable <input type="checkbox"/> Taxpayer Consent (Form 47) <ul style="list-style-type: none"> • Signed by all household members required to provide tax returns.

Credit Documentation
<input type="checkbox"/> Triple Merged Credit Report Include <ul style="list-style-type: none"> <input type="checkbox"/> All borrowers <input type="checkbox"/> Non-applicant Spouse

Additional Required Documentation	
<input type="checkbox"/> Fully executed and accepted Offer to Purchase <ul style="list-style-type: none"> • including all counter-offers, addendums and amendments <input type="checkbox"/> Home Buyer Education Certificate	<input type="checkbox"/> VA Eligibility <ul style="list-style-type: none"> • Copy of DD-214 <input type="checkbox"/> IRS Form 4506-C for each applicant <ul style="list-style-type: none"> • only applicable when signed tax returns were used in lieu of tax transcripts

Submit via:
[WHEDA-Connect](#) or
 Secure email to underwriting@wheda.com