



**UTAH HOUSING CORPORATION  
 LENDER PRE-PURCHASE LOAN SUBMISSION CHECKLIST**

**DELIVER THE FOLLOWING ORIGINALS TO:**  
 Utah Housing Corporation, 2479 South Lake Park, Blvd, West Valley City, UT 84120

**Utah Housing Transfer #'s:**

- **Utah Housing seller ID:** 52167  
*Transfer MIC to Utah Housing.*
- **Utah Housing EIN:** 87-0332029  
*For FHA form 92900-LT, when loan has secondary financing.*
- **Utah Housing MERS Organization ID:** 1001029  
*Transfer MERS to Utah Housing.*

**Post Purchase:** Lenders authorized to submit docs Post Purchase, must submit the following to UHC within 60 days of UHC purchasing the loan:

- **Original Recorded First Deeds of Trust**  
*Electronic signatures are not accepted.*
- **Signed Title Policy (original or copy)**  
*With all applicable endorsements.*
- **Final Inspection by appraiser for properties with escrowed repairs (due within 90 days of closing)**
- **MERS – Evidence MERS MIN servicing and investor rights were transferred within 5 days of purchase of the First and Second Loans.**

**UPLOAD THE FOLLOWING DOCUMENTS.** Upload only the documents listed. Failure to provide the documentation in the required order may cause Utah Housing to reject the package and/or charge a \$100 penalty.

First Home	Home Again	Score	“X” Indicates the documents required for the Utah Housing Loan Program.
X	X	X	<b>Any Correspondence or Exceptions from Utah Housing</b>
<b>CLOSING DOCUMENTS</b>			
X	X	X	<b>First Payment Letter(s)</b>
X	X	X	<b>Wire Instructions from Lender or Bailee Letter (for 1<sup>st</sup> and 2<sup>nd</sup>)</b>
X	X	X	<b>Utah Housing Mortgage Purchase Agreement (MPA)</b>
X	X	X	<b>Original First Mortgage Promissory Note (electronic signature not acceptable)</b> <i>Notes must be endorsed to Utah Housing Corporation by a person known to Utah Housing to be authorized, with wording that states “Pay to the order of Utah Housing Corporation without recourse”.</i>
X	X	X	<b>Original Second Mortgage Promissory Note (electronic signature not acceptable)</b> <i>Must include same endorsement as required for First Promissory Note.</i>
X	X	X	<b>Copy of <u>RECORDED</u> First Mortgage MERS Deed of Trust</b> <i>With all applicable Riders (PUD, Condo, Manufactured Home, etc.</i>
X			<b>Copy of Utah Housing Rider to Deed of Trust (UHC form 14b)</b> <i>Attached and recorded with the First Deed ONLY.</i>
X	X	X	<b>Copy of <u>RECORDED</u> Utah Housing Second Mortgage MERS Deed of Trust (UHC form 040a)</b> <i>Should not have any Riders attached &amp; recorded with the Second Deed.</i>
X	X	X	<b>Preliminary Title Report</b>
X	X	X	<b>Power of Attorney</b> <i>If applicable must be specific to the Property, match the First Deed of Trust, and must be filed in the office of the appropriate county recorder and a copy delivered to Utah Housing.</i>



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X	X	X	<b>FHA Successfully Completed Mortgage Insurance (MIC) or VA Guaranty Certificate</b>
X	X	X	<b>FINAL Closing Disclosure for First Loan</b>
X			<b>Itemization of Origination Charge on Closing Disclosure (addendum is acceptable)</b> <i>Origination fee not to exceed 1%.</i>
X	X	X	<b>FINAL Closing Disclosure for Second Loan</b> <i>Borrower fees cannot exceed \$450 plus interim interest and \$40 recording fee.</i>
X	X	X	<b>FINAL Seller Closing Disclosure</b> <i>Only required if closing costs are disclosed on Seller Closing Disclosure and not the Borrowers CD.</i>
X	X	X	<b>Utah Housing Forms:</b> <ul style="list-style-type: none"> <li>• <b>Application Disclosure (UHC form 045)</b></li> </ul>
X			<b>Utah Housing Forms:</b> <ul style="list-style-type: none"> <li>• <b>Borrower Certification of Household Income (UHC form 190)</b></li> <li>• <b>Borrower Affidavit (UHC form 047b), signed, and notarized</b> <i>Cannot be signed by a POA, line #9 must include annual household income.</i></li> <li>• <b>Seller Affidavit (UHC form 047s), signed and notarized</b></li> <li>• <b>Recapture Notice (UHC form 048)</b> <i>Do not forget to add the recapture amount on pg. 1.</i></li> </ul>
X	X	X	<b>Hazard Insurance Policy</b> <i>Deductible limited to \$2,500, policy must show paid, include Borrower name, address and sufficient replacement coverage. The endorsement for the mortgagee clause must read "Utah Housing Corporation, its successors and/or assigns, PO Box 70569, SLC, UT 84170". Refer to Selling Supplement for required coverage amount.</i>
X	X	X	<b>Copy of HOA Master Insurance Policy for Condo or PUD</b> <i>If deductible exceeds \$2,500, provide a Borrower Supplemental Policy (HO6) for PUD and Condo to cover high deductible. Policy must include Borrower name, address and replacement coverage. The mortgagee clause must read "Utah Housing Corporation, its successors and/or assigns, PO Box 70569, SLC, UT 84170".</i>
X	X	X	<b>HO6, Supplemental Insurance Policy for HOA to cover high deductible</b> <i>If HOA deductible exceeds \$2,500. Policy must show paid, include Borrower name and property address. The endorsement for the mortgagee clause must read "Utah Housing Corporation, its successors and/or assigns, PO Box 70569, SLC, UT 84170".</i>
X	X	X	<b>Lifetime Flood Zone Determination, Its Successors and/or Assigns</b> <i>Transferred to Utah Housing Corporation, PO Box 70569, SLC, UT 84170.</i>
X	X	X	<b>Flood Insurance Policy (if dwelling Flood Zone determination is "Yes" on Flood Cert and/or appraisal flood insurance is required).</b> <i>Deductible limited to \$2,500 and policy must show paid Include Borrower(s) name, address and Mortgagee clause as listed under Hazard Insurance Policy.</i>
<b>INCOME DOCUMENTS</b>			
X	X	X	<b>Written or Verbal Verification of Employment</b> <i>As required by FHA/VA.</i>
X	X	X	<b>Current paystubs for at least one month</b> <i>Includes year to date income.</i>
	X	X	<b>Most recent and previous year(s) W-2's and/or 1099's</b> <i>If required by automated finding).</i>
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X			<b>Most recent W2's for all household members 18 and older</b> <i>As applicable.</i>
X			<b>Annual Income documentation for all other household members, including a spouse who is not on the loan and occupants 18 and over.</b>
X			<b>Year-to-Date Profit and Loss</b> <i>Required for all household members with self-employment even if not using to qualify. Must be signed &amp; dated at time of the initial application.</i>
X	X	X	<b>Copy of Tax Returns or Tax Transcripts</b> <i>Only if required by automated findings.</i>
X	X	X	<b>Most Current Two years Tax Returns or Tax Transcripts for self-employed borrowers.</b>
X	X	X	<b>IRS Form 4506 T Request for Transcript of Tax Return</b> (for Closing on or after March 1 2021 IRS IVES 4506-C will be required) <i>Signed by all borrowers</i>
X	X	X	<b>Tax Payer Consent Form</b> <i>For all borrowers. Visit <a href="#">MISMO®</a> for more information.</i>
<b>CREDIT PACKAGE</b>			
X	X	X	<b>Initial URLA /Uniform Residential Loan Application (1003)</b>
X	X	X	<b>Final URLA / Uniform Residential Loan Application (1003)</b> (The redesigned URLA and Mismo 3.4 will be mandatory for loan applications taken on or after March 1, 2021) <i>Must be signed and dated by all Borrower(s) and LO; include LO NMLS#.</i>
X	X	X	<b>Employment Authorization Document required if on the Application the borrower marks they are not a US Citizen AND not a permanent resident alien.</b>
X	X	X	<b>FHA 92900-A, pages 1-4 signed</b>
X	X	X	<b>Credit History Documentation</b> <i>Credit reports, revisions, explanations, etc. Report must reflect OFAC findings, any OFAC findings must be cleared prior to Utah Housing purchasing the Loan.</i>
X	X	X	<b>VA Certificate of Eligibility and VA 02-0286 (Loan Summary Sheet) for VA Loan</b>
X	X	X	<b>Source of Down Payment and Closing Costs</b> <i>If required by automated findings.</i>
X	X	X	<b>Non-profit down payment assistance verification (other than Utah Housing's Second)</b>
X	X	X	<b>Appraisal</b> <i>Upload original PDF.</i>
X	X	X	<b>92800.5B HUD Conditional Commitment</b> <i>Signed by underwriter.</i>
X	X	X	<b>Repair Inspection</b> <i>As applicable showing all repairs acceptably completed.</i>
X	X	X	<b>Repair Escrow Agreement</b> <i>As applicable signed by Borrower and Lender itemizing the required repairs and reflecting repairs to be completed within 90 days of closing.</i>
X	X	X	<b>REPC, copy of all pages</b> <i>Must be fully executed and include all addendum and counteroffers.</i>
X	X	X	<b>Verification of Social Security Number</b> <i>Such as Social Security Card, W-2, Rapid Reporting SSN Verification, or tax transcripts.</i>
X	X	X	<b>FHA Automated Underwriting Findings</b>
X	X	X	<b>FHA 92900-LT (Underwriting Summary) or VA 26-6393 (Loan Analysis)</b>



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		X	<b>Homebuyer Education Certificate (at least one borrower must take, no signature required)</b> <i>From Utah Housing-approved education/housing counseling agency and dated within 180 days of closing.</i>
<b>DISCLOSURES</b>			
X	X	X	<b>Name Affidavit, If applicable.</b> <i>Include all name variations.</i>
X	X	X	<b>Initial Loan Estimate for First Loan</b>
X	X	X	<b>Initial Loan Estimate for Second Loan</b>
X	X	X	<b>MERS Registration</b> <i>Provide documentation MERS MIN were registered for both First and Second Loans. Servicing and investor rights must be transferred to Utah Housing within 5 days of purchase.</i>
<b>Condominium/PUD Units/ Projects</b>			
<b>Documentation required depends on the type of FHA Condo Approval</b>			
X	X	X	<b>HUD Approved Condo Project:</b> <ul style="list-style-type: none"> <li>Evidence Condo Project is HUD Approved.</li> </ul>
X	X	X	<b>DE Lender Condo Review and Approval (DELRAP)</b> <ul style="list-style-type: none"> <li>Documentation Condo Project was reviewed and approved by authorized DE</li> <li>UHC Form 208fha, completed and signed by the Lender's authorized signer for Condo approvals.</li> <li>Condo Project Questionnaire Full Form, completed and signed by HOA (Equivalent to Freddie Mac Form 476).</li> </ul>
X	X	X	<b>Single Unit, Approved</b> <ul style="list-style-type: none"> <li>Documentation that the Single-Unit Condo was reviewed and approved by an authorized DE.</li> <li>UHC Form 208fha, completed and signed by the Lender's authorized signer for Condo approvals.</li> <li>Condo Project Questionnaire Full Form, completed and signed by HOA (Equivalent to Freddie Mac Form 476).</li> </ul>
X	X	X	<b>Site Condominium</b> <ul style="list-style-type: none"> <li>Documentation that the Single-Unit Condo was reviewed and approved by an authorized DE.</li> <li>Explanation from the appraiser that the HOA fees is for common areas only, not used for the unit or maintenance of the unit.</li> </ul>
X	X	X	<b>Attached PUD: Documents to verify compliance with FHA/VA requirements.</b>
<b>MANUFACTURED HOMES</b>			
X	X	X	<b>UHC approval email, sent to Lender prior to issuing an MPA (lock a rate)</b>
X	X	X	<b>All conditions as listed on the Utah Housing approval</b>
<b>FOR PROPERTIES WITH CULINARY WATER RIGHTS, SHARES, STOCK, WELLS AND/OR SEPTIC (AS REFLECTED ON THE APPRAISAL)</b>			
X	X	X	<b>PRIVATE WELLS and WATER RIGHTS</b> <i>Refer to UHC forms 036 and 037 and provide documents to comply with Utah Housing requirements for properties with Water Rights.</i>



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X	X	X	<b>WATER STOCK</b> <i>Refer to the water stock checklist and Utah Housing Selling Supplement. Provide documents to comply with Utah Housing requirements for applicable properties.</i>
X	X	X	<b>SEPTIC TANKS</b> <i>Inspection by a licensed well/septic inspector if required by FHA or conv guidelines.</i>