



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

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

**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 UHC to reject the package and/or charge a \$100 penalty.*

First Home	Home Again	Score	NoMI	<u>"X" Indicates the documents required for the UHC Loan Program</u>
X	X	X	X	<b>Any Correspondence or Exceptions from UHC</b>
X	X	X	X	<b>Lender Contact Information (UHC form 132) completed</b>
<b>UPLOAD DATA</b>				
X	X	X	X	<b>Upload borrower's loan file in MISMO 3.0 XML format</b> <i>Use the "XML Upload" menu option in the Power Lender Portal section of UHC's Lender website.</i>
<b>CLOSING DOCUMENTS</b>				
X	X	X	X	<b>First and Second Mortgage First Payment Letter</b>
X	X	X	X	<b>Wire Instructions from Lender or Bailee Letter</b>
X	X	X	X	<b>UHC Mortgage Purchase Agreement (MPA)</b>
X	X	X	X	<b>Original First Promissory Note (electronic signature not acceptable).</b> <i>Notes must be endorsed to Utah Housing Corporation (UHC) by a person known to UHC to be authorized with wording that states "<u>Pay to the order of Utah Housing Corporation without recourse</u>".</i>
X	X	X	X	<b>Original Second Promissory Note (electronic signature not acceptable).</b>
X	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 UHC Rider to Deed of Trust (most current UHC form 14b)</b> <i>Attached and recorded with the First Deed.</i>
X	X	X	X	<b>Copy of <u>RECORDED</u> UHC Second Mortgage MERS Deed of Trust (UHC form 040a)</b>
X	X	X	X	<b>Preliminary Title Report</b>
X	X	X	X	<b>Power of Attorney If applicable;</b> <i>must be specific to the Property, match the First Deed of Trust, and be must be filed in the office of the appropriate county recorder and a copy delivered to UHC</i>
First Home	Home Again	Score	NoMI	
X	X	X		<b>FHA Mortgage Insurance (MIC) or VA Guaranty Certificate</b>



X	X	X	X	<b>Closing Disclosure for First Loan</b>
X				<b>Itemization of Origination Charge on Closing Disclosure</b> <i>Origination fee not to exceed 1%.</i>
X	X	X	X	<b>Closing Disclosure for Second Loan</b> ( <i>borrower fees cannot exceed \$500 plus interim interest</i> )
X	X	X	X	<b>Seller Closing Disclosure</b> <i>Include itemization of seller paid closing costs.</i>
X	X	X	X	<b>UHC Application Disclosure (UHC form 045)</b>
X				<b>Borrower Affidavit (UHC form 047, pg. 3), notarized</b> <i>Cannot be signed by a Power of Attorney, do not forget to include annual household income.</i>
X				<b>Seller Affidavit (UHC form 047, page 2), notarized</b>
X				<b>Recapture Notice (UHC form 048)</b> <i>do not forget to add the recapture amount on pg. 1</i>
X				<b>Qualifying Borrower Certification of Income (UHC form 190)</b>
X	X	X	X	<b>Hazard Insurance Policy</b> <i>Deductible limited to \$2,500, policy must show paid. includes 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."</i>
X	X	X	X	<b>Copy of HOA Master Insurance Policy for Condo or PUD</b> <i>If deductible exceeds \$2,500 provide a Supplemental Policy for PUD and Condo to cover high deductible. Policy must include Borrower name, address and replacement coverage and "walls in" coverage</i>
X	X	X	X	<b>Supplemental Insurance Policy for HOA to cover high deductible</b> <i>If HOA deductible exceeds \$2,500. Policy must show paid.</i>
X	X	X	X	<b>Lifetime Flood Zone Determination</b> <i>Transferred to Utah Housing Corporation, PO Box 70569, SLC, UT 84170.</i>
X	X	X	X	<b>Flood Insurance Policy</b> <i>As applicable. Deductible limited to \$2,500 and policy must show paid. Include Borrowers name, address and Mortgagee clause as listed under Hazard Insurance Policy.</i>
X	X	X	X	<b>Flood Insurance Disclosure</b> <i>Only if property is in a flood zone.</i>
<b>INCOME DOCUMENTS</b>				
X	X	X	X	<b>Written or Verbal Verification of Employment</b> <i>As required by Automated Findings or agency.</i>
X	X	X	X	<b>Current paystubs for at least one month</b>
X	X	X	X	<b>Previous year(s) W-2's and/or 1099's</b> <i>As required by Automated Findings or agency.</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	X	<b>Tax Transcripts from IRS</b> <i>If required by automated findings.</i>
First Home	Home Again	Score	NoMI	
X	X	X	X	<b>4506-T Completed</b> <i>and signed by taxpayer. Attestation box must be checked.</i>



				<p><i>(Effective January 1, 2018 must use 1-1-18 revision)</i>  <i>Line #5 of the form must include "It's Successor and or Assigns" (ISAOA) after the Lenders name.</i>  <b>OR</b>  <i>Tax Transcripts for current 1-2 years (2 years if self- employed).</i></p>
<b>CREDIT PACKAGE</b>				
X	X	X	X	<b>Initial Loan Application (1003) for First and Second Loans</b>
X	X	X	X	<b>Final Loan Application (1003) for First and Second Loans</b> <i>Must be signed and dated by all Borrower(s), LO and include LO NMLS#.</i>
X	X	X		<b>FHA 92900-A, pages 1-4 signed</b>
X	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 UHC 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	X	<b>Source of Down Payment and Closing Costs</b> <i>Document source of deposit, cancelled checks, gift letter, bank stmts., etc.</i>
X	X	X	X	<b>Non-profit down payment assistance verification (other than UHC's Second)</b>
X	X	X	X	<b>Appraisal</b> <i>Upload original PDF with color photos.</i>
			X	<b>Early Check and Collateral Underwriter reports (Fannie Mae)</b> <ol style="list-style-type: none"> <li><i>Explanation from u/w why the CU Risk Score of 4 or 5 was approved.</i></li> <li><i>Loans with a CU score of 999 are not eligible; data must be corrected to create a score.</i></li> <li><i>Loans with a CU fatal finding are not eligible; any fatal findings must be resolved.</i></li> </ol>
			X	<b>UCDP Findings Report, (SSR), Successful Document File Status (Fannie Mae)</b>
			X	<b>UCD Findings Report, Successful Submission Status (Fannie Mae)</b>
			X	<b>Condo Project Manager (CPM) Certification</b> <ol style="list-style-type: none"> <li><i>Status must show "Certified by Lender"</i></li> <li><i>Fannie Mae Full Review is required for all condos even if Desktop Underwriter findings indicate that a Limited Review is acceptable.</i></li> </ol>
			X	<b>Copy of Fannie Mae Condominium Project Questionnaire – Full Form (Fannie Mae form 1076)</b>
			X	<b>UHC Lender Certification for Fannie Mae Condo Project (UHC form 208)</b>
X	X	X		<b>92800.5B FHA Conditional Commitment</b> <i>Signed by underwriter.</i>
X	X	X	X	<b>Repair Inspection</b> <i>As applicable showing all repairs acceptably completed and fully executed.</i>
X	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	X	<b>REPC, copy of all pages</b> <i>Must be fully executed and include all addenda and counteroffers.</i>
X	X	X	X	<b>Verification of Social Security Number</b>
X	X	X	X	<b>Automated Underwriting Findings</b>
X	X	X		<b>FHA 92900-LT (Underwriting Summary) or VA 26-6393 (Loan Analysis)</b>
First Home	Home Again	Score	NoMI	



			X	<b>Fannie Mae Uniform Underwriting and Transmittal Summary, form 1008</b>
		X	X	<b>Homebuyer Education Certificate</b> <i>From UHC-approved education/housing counseling agency and dated within 90 days of closing.</i>
<b>DISCLOSURES</b>				
X	X	X	X	<b>Name Affidavit</b> <i>Include all name variations.</i>
X	X	X	X	<b>Initial Loan Estimate for First Loan</b>
X	X	X	X	<b>Initial Loan Estimate for Second Loan</b>
X	X	X	X	<b>Revised Loan Estimate for First and Second Loan</b> <i>If applicable.</i>
X	X	X	X	<b>Disclosure Tracking Summary Report</b> <i>For both First and Second Loans verifying Closing Disclosures and Loan Estimates were delivered and received by Borrower and are compliant with federal regulations.</i>
X	X	X	X	<b>Borrower's Authorization for Counseling (UHC form 173)</b>
			X	<b>Higher Priced Mortgage Loan Review (HPML) for First and Second Loans</b> <i>NoMI loans that do not pass the HPML review are not eligible for UHC financing.</i>
X	X	X	X	<b>MERS Registration</b> <i>Provide documentation MERS MIN numbers were registered for both First and Second Loans. Servicing and investor rights must be transferred to UHC within 5 days of purchase.</i>
X	X	X	X	<b>Notice of Right to Copy of Appraisal</b> <i>Provide evidence Borrower received disclosure regarding the use of the appraisal and a copy of the written appraisal.</i>
X	X	X	X	<b>Notice to Home Loan Applicant regarding Credit Scores</b>
<b>MANUFACTURED HOMES</b>				
X	X	X		<b>Approval email from UHC to Lender prior to issuing MPA</b>
X	X	X		<b>All conditions as listed on the UHC approval</b>
<b>FOR PROPERTIES WITH CULINARY WATER RIGHTS, SHARES, STOCK, WELLS AND/OR SEPTIC (AS REFLECTED ON THE APPRAISAL)</b>				
X	X	X	X	<b>PRIVATE WELLS and WATER RIGHTS</b> <i>Refer to UHC forms 036 and 037 and provide documents to comply with UHC requirements for properties with Water Rights.</i>
X	X	X	X	<b>WATER STOCK</b> <i>Refer to the water stock checklist and UHC Selling Supplement. Provide documents to comply with UHC requirements for properties with Water Stock.</i>
X	X	X	X	<b>SEPTIC TANKS</b> <i>Refer to UHC form 191 and the UHC Selling Supplement Inspection by a licensed well/septic inspector. Provide copy of final inspection for all required and recommended repairs.</i>