ALABAMA HOUSING FINANCE AUTHORITY (AHFA)
FIRST STEP PROGRAM

TRANSMITTAL CHECKLIST

Lender: _____ AHFA Commitment #: _____

Processor: _____

Email Address: _____

Phone Number: _____

STEP 2 – REQUEST FOR FIRST STEP CONDITIONAL COMMITMENT (upload to AHFA)

- First Step Transmittal Checklist
- Copy of the executed first mortgage loan application URLA/1003
- Copy of the fully executed Sales Contract
- Copy of the AHFA 2nd Mortgage Assistance Application if using AHFA DPA
- Copy of the Drive Report, Fraud Guard Report, or MERS for each borrower
- Credit Report or Tri-Merge Credit Report for each borrower
- Copy of the AUS report showing approved /eligible or accept/eligible (Must use LPA if FHLMC loan and GUS findings if USDA loan)
- Copy of UW approved 92900 LT, VA Loan Analysis or Conventional 1008 *as applicable*
- 30 days' consecutive paystubs for each borrower
- Copy of recent W-2(s)
- Most recent year's tax transcript for each borrower (IRS uses Feb. 15 for requirement of most recent year for tax-exempt programs)
- All other sources of income documentation for each borrower such as SSI, SSDI awards letters, VA benefits, pension income, child support, alimony, etc.
- Copy of the Underwriter's completed First Step Income Eligibility Worksheet
- For self-employed borrowers, provide signed and dated year to date profit and loss, **and** most recent year's federal tax transcripts
- Copy of the executed Mortgagee's Certification
- Copy of Recapture Application Disclosure
- Copy of Borrower Affidavit
- Copy of Seller Certification Affidavit
- Copy of the completed and executed VA Exemption Application Declaration **and** DD214 or DD4 (VA loans only) *as applicable*
- Copy of pre-closing Closing Disclosure
- Copy of the PMI Certificate – FHLMC Conventional loans over 80% LTV
- Copy of the FHA or VA Case number assignment *as applicable*
- Occupancy Statement
- Child Support Statement *as applicable*
- Income Tax Statement *as applicable*
- Copy of completed and executed VA Exemption Certification and DD214, DD4 or Certificate of Eligibility (*Veterans only*)