

## LENDER DELIVERY CHECKLIST

Borrower Name

Contact Name

AHFA Loan Number

Contact Email Address

Lender

Contact Phone Number

Upload complete loan file in checklist order to Lender Online:  
<https://lenders.ahfa.com/Bin/Display.exe/ShowSection>

Reference our Loan Delivery and Purchase Guidelines:  
[https://www.allregs.com/tpl/public/al\\_hfa\\_allregs\\_tpl.aspx](https://www.allregs.com/tpl/public/al_hfa_allregs_tpl.aspx)

➤ **Documents Required for All AHFA Loans**

- Payment History
- Original Note endorsed to *Alabama Housing Finance Authority* (provide copy of Note in closed loan file uploaded to eDocs)
- Original Down Payment Assistance Note and endorsed to *Alabama Housing Finance Authority*, if applicable (provide copy of Note in closed loan file uploaded to eDocs)
- Copy of Power of Attorney, if applicable
- Name Affidavit for all borrowers, if applicable
- MIN Summary for 1<sup>st</sup> mortgage and DPA mortgage
- Title Commitment-Short Form (FHA-12 mo. chain of title/Conv-6mo chain of title)
- Certified copy of all mortgages with legal description and applicable riders
- Master Condo Policy (HO-6 Policy and Cert of Prop Ins) with policy number- Liability Ins. not accepted as Master Policy)
- Hazard Insurance Policy (12 mo. policy period) with policy number
- Life of Loan Flood Certification
- Flood Policy and/or Wind Policy with policy numbers, if applicable
- Property Tax Certification
- Lender's Payment Breakdown
- Leasehold Agreement, if applicable
- Initial Escrow Account Disclosure Statement
- Copy of initial and final Closing Disclosure for first mortgage
- Fee Details Worksheet with points/fees test results, no high-cost loans permitted
- Evidence of upfront MIP paid
- Amortization Schedule provided to the borrower at closing
- Automated Underwriter Findings, Approve/Eligible
- Appraisal with color photos
- Final Inspection with color photos if appraisal is subject to completion
- Repair Escrow Documentation, if applicable
- 1008 Transmittal Summary or HUD 92900-LT
- Initial and Final 1003 for 1<sup>st</sup> and DPA mortgage, executed by all parties
- Credit Report used for AUS Findings
- SSN for all borrowers passed data checks with OFAC or fraud reports
- Final Authorization to verify SSA (SSA-89) signed by all borrowers
- Sales Contract and all addendums
- Written VOE, as required per AUS
- Paystubs, W-2's, 1099's, tax returns, VOD, bank statements for all borrowers, as required per AUS
- Cancelled earnest money check
- Gift letter with evidence of transfer and receipt of funds
- Third Party Verification of Employment
- Repayment Qualification Income Calculation
- All other applicable credit docs
- Loan Estimate for 1<sup>st</sup> and DPA mortgages/any corrective LE's
- List of Homebuyer Counseling Agencies
- Notice of Special Flood Hazard Disclosure, if applicable
- W-9 for all borrowers
- Fair Lending Credit Score Disclosure and/or ECOA Notice
- Appraisal Valuation Borrower Acknowledgement
- Patriot Act Disclosure and certification of borrower's identity
- Homebuyer Education Certification
- Quality Control Authorization and Certification
- All other applicable regulatory disclosures

➤ **Additional Docs for FHA/CONV and MFR Homes**

**FHA**

- Electronic Appraisal Delivery (EAD) results for FHA Connection Appraisal Logging
- Conditional Commitment DE Statement of Appraised Value (HUD Form 92800-5B)
- Initial 92900A and final 92900A, required on all Govt. loans
- FHA Connection MIP Case Query listing MI paid
- Important Notice to Homebuyers 92900B
- For your Protection: Get a Home Loan Inspection Disclosure
- Informed Consumer Choice Disclosure Notice
- Lead Paint Notice (for properties 1978 and older)
- FHA Amendatory Clause, if not contained in the sales contract
- Real Estate Certification, if not contained in the sales contract

**FHA New Construction**

- Certificate of Occupancy with correct home address
- Builder's Certification/Soil Treatment and Warranties signed
- Completion of Construction signed
- Direct Endorsement to HUD/FHA signed by direct endorser

**Manufactured Homes**

- Copy of cancellation of MFR Home Title (only if MFR Housing Title was issued)
- Evidence from tax assessor where property is classified and taxed as real estate
- Engineers Report indicated MFR home is permanently attached to the land
- Declaration of Intent to Affix the MFR home to real property, must list model, year, and serial number-VIN

**Conventional**

- UCD Feedback Certificate
- PMI Certificate, LTV >80%
- New construction docs per agency guidelines
- Loan Closing Advisor Feedback Certificate, FHLMC only
- FNMA Appraisal Findings/SSR Report/FHLMC UCDP SSR
- Loan Product Advisor (Accept/Eligible), FHLMC only
- Home Possible Income and Property Eligibility screen, FHLMC only
- 4506C's (Form dated 9-2020) or most recent year's tax transcripts
- PMI Disclosure

**HFA Specific Documents**

- DPA Legally Enforceable Obligation Letter
- Borrower Rate Lock Agreement

**\*The entire credit package must be uploaded to ServiSolutions.**

**Original Collateral Overnight Address**

ServiSolutions  
Attn: Single Family Operations/Collateral  
7460 Halcyon Pointe Drive, Suite 200  
Montgomery, AL 36117