



STEP UP TRANSMITTAL CHECKLIST

Lender: _____ AHFA Commitment #: _____
Processor's Name _____
Email Address: _____
Phone # _____ Fax # _____
Mortgagor(s): _____

STEP 2 — Request for Step Up Conditional Commitment (Submit to AHFA)

- Step Up Transmittal Checklist
- Copy of the executed loan application
- Copy of the executed sales contract
- Step Up Income Calculation Worksheet
- Copy of written Verification of Employment AND one current pay stub (both dated within 30 days of submission)
- Copy of Verbal Verification of Employment, if using **ALT DOC**
- Copy of pay stubs covering current 30 days AND W-2 for current two years, if using **ALT DOC**
- All other applicable income documents (e.g., SSI awards letter, final divorce decree, child support docs, etc.)
- Non-Borrower Statement, if applicable
- Copy of most recent year's IRS tax transcript (including any occupants 18 years old and older)
- Copy of DPAP Application (if applicable)
- Copy of FHA Loan Underwriting and Transmittal Summary (92900-LT for FHA; 1008 for conventional)
- Automated Underwriting Findings (DU/FHA Total Scorecard for FHA; DU only for conventional)
- Copy of Rate Calculation Split MI Premium Quote (Step Up+ only)
- Copy of credit report for all occupying borrowers
- Copy of Homebuyers' Education Certificate
- Copy of driver's license for all occupants 18 years of age and older (Note: AHFA will be reviewing for signature consistency throughout the file.)
- Copy of case # assignment (FHA loans)
- Copy of PMI certificate (conventional loans)