

LENDER DELIVERY CHECKLIST

Borrower Name

AHFA Loan Number

Lender

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

➤ **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 1st 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
- ☐ First Payment Letters
- ☐ Initial Escrow Account Disclosure Statement
- ☐ Copy of initial and final Closing Disclosure for first mortgage
- ☐ Copy of final Closing Disclosure for DPA mortgage
- ☐ Fee Details Worksheet with points/fees test results, no high-cost loans permitted
- ☐ Evidence of upfront MIP paid
- ☐ 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 1st mortgage, executed by all parties
- ☐ SCIF Form for all applications signed/dated 3/1 or after
- ☐ Initial 1003 for 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
- ☐ Homebuyer Education Certification
- ☐ Loan Estimate for 1st /any corrective LE’s
- ☐ Initial Loan Estimate for DPA mortgage
- ☐ **All income documents**
- ☐ **All asset documents**
- ☐ **All other applicable credit docs**
- ☐ **All federal disclosures to the borrower**
- ☐ **All other applicable regulatory disclosures**

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

Contact Name

Contact Email Address

Contact Phone Number

Reference our Loan Delivery and Purchase Guidelines:
https://www.allregs.com/tpl/public/al_hfa_allregs_tpl.aspx

➤ **Additional Docs for FHA/CONV/USDA 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
- ☐ **All other FHA queries, notices, and disclosures**

FHA New Construction

- ☐ Certificate of Occupancy and Builder’s Permit or Final Inspection with photos
- ☐ Builder’s Certification/Soil Treatment and Warranties signed
- ☐ Completion of Construction signed
- ☐ Direct Endorsement to HUD/FHA signed by direct endorser

VA

- ☐ VA 26-1820 Report and Certification of Loan Disbursement
- ☐ Evidence of NOV (termite cert and Lender NOV/warranty docs)
- ☐ VA 26-6393 Loan Analysis
- ☐ VA 26-0592 Counseling Checklist for Military Homebuyers
- ☐ Electronic submission of funding fee
- ☐ Certificate of Eligibility

Manufactured Homes- Govt Loans Only

- ☐ 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, and must be executed and recorded w/ the security instrument (if applicable)
- ☐ Executed MFR Home Rider recorded with 1st mortgage

Conventional

- ☐ UCD Feedback Certificate
- ☐ PMI Certificate
- ☐ 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
- ☐ 4506C’s with AHFA’s pre-filled information (available on AHFA’s AllRegs page)

USDA

- ☐ Form RD 1980-19 Guaranteed Loan Closing Report or AGLS Electronic Submission Certification
- ☐ Form RD 3555-18 Conditional Commitment
- ☐ Electronic submission of funding fee
- ☐ GUS Findings - Accept/Eligible

HFA Specific Documents

- ☐ DPA Legally Enforceable Obligation Letter
- ☐ Borrower Rate Lock Agreement

Tax-Exempt First Step Documents

- ☐ FHA Tax-Exempt Financing Rider (if applicable)
- ☐ VA Tax-Exempt Financing Rider (if applicable)
- ☐ USDA/FreddieMac Tax-Exempt Financing Rider (if applicable)
- ☐ Conditional Commitment Form

Original Collateral Overnight Address

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