

LENDER DELIVERY CHECKLIST

Borrower Name

AHFA Loan Number

Lender

Contact Name

Contact Email Address

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

➤ **Documents Required for All ADFA Loans**

- ☐ Payment History
- ☐ Original Note endorsed to *ServiSolutions, a Department of Alabama Housing Finance Authority* (provide copy of Note in closed loan file uploaded to eDocs)
- ☐ Original Down Payment Assistance Note and any ADDI Notes 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
- ☐ 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
- ☐ 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 1st 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 1st 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, first-time homebuyers or per AUS
- ☐ Quality Control Authorization and Certification
- ☐ All other applicable regulatory disclosures

➤ **Additional Docs for FHA/CONV/USDA/VA 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
- ☐ All Award and Obligation Letters specific to the program
- ☐ 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

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

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
- ☐ VA 26-1880 Certificate of Eligibility

HFA Specific Documents

- ☐ ADFA Post-Closing Checklist
- ☐ ADDI Pre-Approval Letter and Award/Gift Letter, if applicable
- ☐ ADFA Award/Gift Letter for DPA
- ☐ Notice of DPA and Closing Cost Assistance Grant Letter for Move Up Choice DPA
- ☐ Borrower Rate Lock Agreement or copy of Mitas reservation confirmation

***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