

**REFINANCE COMPLIANCE PACKAGE CHECKLIST AND COVER SHEET**

**Directions:** This Checklist is to be submitted on top of the Compliance Package containing ORIGINAL documents or LEGIBLE copies of the following items in the order listed below. It is important that the documents are assembled in the correct order and fastened by a BINDER CLIP. (Do NOT place in file folder.)

\* *Overnight Packages to:* PHFA, Homeownership Division, 211 N. Front Street, Harrisburg, PA 17101 **OR**  
*Regular Mail to:* PHFA, Homeownership Division, P.O. Box 8029, Harrisburg, PA 17105-8029

**HOMEOWNERSHIP PROGRAMS DIVISION**

<b>PRIMARY BORROWER'S NAME</b>	<b>CO-BORROWERS NAME</b>
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**REFINANCE LOAN**

**CONVENTIONAL**   
  **FHA**   
  **VA**   
 (Circle Financing)

**LENDER NAME:** \_\_\_\_\_ **CONTACT NAME:** \_\_\_\_\_  
**Telephone:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

**A. CREDIT/COMPLIANCE DOCUMENTS (place a check in the column as it applies)**

<input type="checkbox"/> <b>1.</b> Preliminary Package (Form 1) submitted <input type="checkbox"/> YES - Provide copy of PHFA approval <input type="checkbox"/> NO	<input type="checkbox"/> <b>16.</b> Verification of Deposit or <input type="checkbox"/> a. 2 months of current bank statements ( <b>Conventional</b> ) <input type="checkbox"/> b. Current month when funds needed to close ( <b>FHA, VA</b> )
<input type="checkbox"/> <b>2.</b> Automated Underwriting Findings Report ( <b>Conventional</b> )	<input type="checkbox"/> <b>17.</b> Gift Affidavit (if applicable)
<input type="checkbox"/> <b>3.</b> Proof of loan insurance/guarantee <input type="checkbox"/> a. Signed FHA Loan Underwriting and Transmittal Summary (HUD 92900-LT): <b>FHA</b> <input type="checkbox"/> b. Provide Mortgage Insurance Certificate <input type="checkbox"/> c. Signed Loan Summary (VA Form 26-0286) ( <b>VA</b> )	<input type="checkbox"/> <b>18.</b> Copy of Fannie Mae Community Seconds Checklist (FM 0109) if applicable ( <b>Conventional</b> )
<input type="checkbox"/> <b>4.</b> FNMA Transmittal Summary (FNMA Form 1008 11/92): <b>Conventional</b>	<input type="checkbox"/> <b>19.</b> Verification of Employment <input type="checkbox"/> a. Verification of Employment (FULL VOE or verbal w/ current pay stubs showing YTD earnings and 2 yrs of W2's) ( <b>Conventional</b> ) <input type="checkbox"/> b. Telephone verification of employment (verbal) Borrower currently employed ( <b>FHA, VA</b> )
<input type="checkbox"/> <b>5.</b> Signed & Dated initial Uniform Residential Loan Application (FNMA Form 1003 10/92) and HUD/VA Addendum(s) if applicable	<input type="checkbox"/> <b>20.</b> Completed and signed IRS Form 4506T from application (provide copies of 2 years of transcripts if available) ( <b>Conventional</b> )
<input type="checkbox"/> <b>6.</b> Verification the LDP and GSA lists have been searched for all required parties: <b>FHA</b>	<input type="checkbox"/> <b>21.</b> Divorce Decree/Agreement of Child Support/Spousal Support (if applicable)
<input type="checkbox"/> <b>7.</b> Residential Mortgage Credit Report <input type="checkbox"/> a. Residential Mortgage Credit Report w/ Credit Score or 3 merged reports with Credit Score ( <b>Conventional</b> ) <input type="checkbox"/> b. Residential Mortgage Credit Report w/ Scores for Credit Qualifying FHA Refinances (only)	<input type="checkbox"/> <b>22.</b> Deed
<input type="checkbox"/> <b>8.</b> Provide copy of the Credit Score Information Disclosure ( <b>Conventional</b> )	<input type="checkbox"/> <b>23.</b> Lien Search ( <b>FHA, VA</b> )
<input type="checkbox"/> <b>9.</b> Certificate of Eligibility (VA Form 26-8320 or 26-8320a) ( <b>VA</b> )	<input type="checkbox"/> <b>24.</b> Applicable Appraisal Report (FNMA Form 1004 or 1073): <input type="checkbox"/> a. UCDP Submission Summary Report ( <b>Conventional</b> )
<input type="checkbox"/> <b>10.</b> Signed statement by veteran acknowledging effect of refinancing ( <b>VA</b> )	<input type="checkbox"/> <b>25.</b> Life of Loan Flood Determination
<input type="checkbox"/> <b>11.</b> IRRRL Worksheet (VA Form 26-8923) ( <b>VA</b> )	<input type="checkbox"/> <b>26.</b> Refinance Authorization Results Screen print from FHA Connection Showing the original Appraised Value and Endorsement date ( <b>FHA</b> )
<input type="checkbox"/> <b>12.</b> Verification of VA Benefits (VA Form 26-8937) if applicable ( <b>VA</b> )	<input type="checkbox"/> <b>27.</b> Copy of VA IRRRL Case Assignment with new VA Loan # and original appraised value ( <b>VA</b> )
<input type="checkbox"/> <b>13.</b> Federal Collection Policy Notice (VA Form 26-0503) ( <b>VA</b> )	<input type="checkbox"/> <b>28.</b> Good Faith Estimate of Settlement Costs
<input type="checkbox"/> <b>14.</b> Provide copy of the Mortgage Servicing Disclosure statement	<input type="checkbox"/> <b>29.</b> Truth-in-Lending disclosure
<input type="checkbox"/> <b>15.</b> Payoff Statement/Pay History <input type="checkbox"/> a. Borrowers "Detailed Payoff Statement" for Current Mortgage <input type="checkbox"/> b. Credit Supplement verifying Current Mortgage payment for at least the past 12 months ( <b>FHA, VA</b> )	<b>B. PHFA DOCUMENTS (As required by Program)</b> <input type="checkbox"/> <b>1.</b> Borrowers Authorization for Post Purchase Counseling, PHFA Form 68 ( <b>FNMA</b> )

\* Unless otherwise marked Conventional, FHA or VA the item will apply to all loans.

\*\* If borrower/co-borrower is a PHFA employee, please mail in envelope marked "Personal & Confidential" to the attention of Tammy Miller.