

**REQUEST FOR FUNDING CHECKLIST**  
**Washington State Housing Finance Commission**  
**FILE STACKING ORDER CHECKLIST**

WSHFC Loan #: \_\_\_\_\_

Lending Institution: \_\_\_\_\_

Shipping Contact Person: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

**Reminders:**

**\*\* PROVIDE THE COMPLETE PROCESSING, ORIGATION AND CLOSING PACKAGE \*\***

Must also receive "Approved to Purchase" from WSHFC. See Section 11 of the Program Manual.  
1003, Notes and Deeds of Trust must include Loan Originator's NMLS ID Number.  
Package to be uploaded within 10 days of closing

**DOCUMENTS FOR LOAN PURCHASE REVIEW:**

**RIGHT SIDE UPLOAD:**

- Request for Funding Checklist
- Payment History (if applicable)
- One copy of the Note and Addendum to Note endorsed to ServiSolutions, a department of Alabama Housing Finance Authority, without recourse (Allonges are not acceptable)
- Copy of Deed of Trust/Mortgage with all applicable riders
- One copy of Down Payment Assistance Note endorsed to Washington State Housing Finance Commission without recourse (if applicable)
- Copy of Deed of Trust/Mortgage for Down Payment Assistance loan
- Copy of Power of Attorney (if applicable)
- Copy of MIN Summary from MERS
- Copy of final, stamped Closing Disclosure with addendums
- Copy of final, stamped Closing Disclosure with addendums for Down Payment Assistance loan
- Title Binder/Title Policy with minimum of 6 months of history of ownership
- Appraisal with color photos—include all exhibits. Must be completely legible with and include a copy of the appraiser's license
- Verification loan ran through Fannie Mae Early Check (conventional loans only) -- *effective 01/01/17*
- Copy of Fannie Mae Appraisal Findings Detail/SSR Report with Collateral Underwriter Risk Score showing (conventional loans only)

- Copy of Collateral Underwriting Analysis for appraised property
- Condo Project Approval, Fannie Mae Form 1076 or 1077 (condo projects only)
- Final Inspection and evidence of clearance of all appraisal conditions (if required by appraisal)
- All Required New Construction documents, if applicable
- Conditional Commitment of Appraisal value (HUD Form 92800-5B copy), signed by underwriter
- PMI Certificate (conventional loans only)
- PMI Disclosure (conventional loans only)
- Hazard Insurance Policy w/ policy number and paid receipt for 1st year's premium  
(Mortgagee: *ServiSolutions, its Successors and/or Assigns ATIMA*)
- Flood Insurance or Wind Policy (if applicable)
- Life of Loan Flood Certification
- Property Tax Certification/Assessment
- Copy of final Good Faith Estimate and TIL for 2<sup>nd</sup> mortgage
- Quality Control Authorization and Certification; signed by borrowers at closing
- Copy of Notice of Sale, Assignment or Transfer of Servicing Rights (RESPA Good-bye Letter, lender copy)

**LEFT SIDE UPLOAD:**

- Payment Breakdown/ServiSolutions Temporary Coupons
- Escrow Closing Instructions
- Initial Escrow Account Statement
- 4506-Ts initial and final executed by all Borrowers
- Loan Application 1003, for 1st and 2nd mortgage (if applicable), executed by all parties
- Automated Underwriter Findings indicating "approved/eligible"
- Letter of explanation signed by loan officer, for AU submissions in excess of 15 or RED FLAGGED by AU stating excessive submissions
- Credit Report used for AU results and copies of credit explanation letters (as requested by AU findings)
- Copy of all documents for the purpose of verifying credit related to borrowers
- Final authorization to verify SSA signed by the borrower, if applicable
- All asset documentation as required by DU (including VOD, cancelled earnest money check, funds source, 2 months bank statements etc.)

- Gift letter with evidence of transfer and receipt of funds - entire paper trail (if applicable)
- All income documentation as required by DU (VOE, paystubs, W-2's, tax returns, etc.)
- Loan Estimate for 1st mortgage
- Loan Estimate for 2nd mortgage
- Copy of Leasehold (if applicable)
- Copy of Uniform Community Land Trust Ground Lease Rider (if applicable)
- Copy of Memorandum of Lease (Opal only)
- Purchase Agreement/Sales Contract and all addendums
- W-9 for all borrowers
- LDP/GSA findings for all parties involved for all loan programs
- Copy of all initial and final regulatory disclosure documentation, signed by all parties, including but not limited to (FHA,VA, USDA, Fannie Mae, RESPA, TIL, FCRA, ECOA, TRID etc.)
- Patriot Act disclosure along with the borrower's identification (photo id, green card and visa)
- Appraiser Certification printed out from the website ASC.Gov
- Tax Transcripts and W-2's for all Borrowers, as required by Automated Underwriting Findings
- Copy of Homebuyer Education Certificate
- Early Default Notification
- Written List of Settlement Service Providers

**OTHER UPLOADS:**

**FHA ITEMS:**

- Firm Commitment
- Important Notice to Homebuyers HUD #92900B
- Important Notice to Homeowner—Assumption of HUD/FHA Insured Mortgages
- FHA Case Number Assignment
- MIP Statement or Transmittal Form
- Copy of FHA Borrower Award letter
- Copy of FHA Lender Commitment letter

- FHA Connection Insurance Application
- DPA Obligation letter for 2nd mortgage
- MIP statement or MIP check and transmittal Form (Evidence of UFMIP has been paid timely)

**USDA ITEMS:**

- Income Eligibility Calculation Worksheet
- Form RD 3555-16 - Agreement for Participation in Single Housing Guaranteed/Insured Loan Programs
- Form RD 3555-11 - Guaranteed Rural Housing Lender Record Change
- Form RD 3555-21 - Request for Single Family Housing Loan Guarantee
- Form RD 3555-18 - Conditional Commitment

**VA ITEMS:**

- Certificate of Eligibility
- VA - 1880 - Request for Determination of Eligibility (must be completed) and a legible copy of the DD214
- VA 26-1805 - Appraisal Certificate of Reasonable Value
- VA 26-8937 - Verification of VA Benefits (must be completed and signed)
- VA Funding Fee Transmittal & copy of check
- VA 26-8998 - Acknowledgement Receipt of VA Funding Fee
- VA 26-6393 - Loan Analysis
- VA 26-0286 - VA Loan Summary
- VA 26-1820 - Report and Certification
- Evidence of compliance with MCRV or NOV (final inspection, termite certification and/or warranty documentation)
- VA 26-0592 - Counseling Checklist for Military Homebuyers
- VA 26-1802a - Initial and Final HUD/VA Addendum to URLA - executed by all parties
- VA 26-1866 - Lender Certificate of Commitment (signed by VA)

**BOND ITEMS:**

*Use the above checklist for WSHFC loans and add the following:*

- Copy of FHA Borrower Award Letter
- Copy of FHA Lender Commitment Letter