

TEXAS VETERANS HOUSING ASSISTANCE PROGRAM ***(must be placed in the loan file submission)***

Borrower Name: _____ Broker Name _____
Property Address _____ Term _____

Type of Loan: _____ VA _____ FHA _____ Conventional

Loan Amount \$ _____ (cannot exceed \$325,000 or lower for areas where FHA limits are less than \$325,000; (for VA loans, the \$325,000 max includes the financed funding fee).

Veteran has 30% service-connected disability _____ Yes _____ No

- ☐ **1. Provide copy of 1008, Loan Analysis or 92900 LT**
 - ☐ Sales price, appraised value, loan amount, P&I, and interest rate are correct
 - ☐ If Conventional loan must have 95% LTV or less
- ☐ **2. Notice of Eligibility for the Texas Veterans Housing Assistance Program**
 - ☐ Must be issued by the Texas Veterans Land Board and specifically identify the borrower and property address
- ☐ **3. Uniform Residential Loan Application – Form 1003 (Initial and Final)**
 - ☐ All pages are in loan file
 - ☐ Loan amount and interest rate are correct
- ☐ **4. FHA loan – Direct Endorsement Approval – Form 92900A**
 - ☐ Completed in its entirety
 - ☐ Is the Lender ID and Sponsor ID correct
- ☐ **5. Copy of Credit Report**
 - ☐ All pages are in file
- ☐ **6. Copy of Certificate of eligibility in file-VA loans only**
 - ☐ Original COE reflecting sufficient entitlement or ACE (automated certificate of eligibility)
- ☐ **7. DD214**
 - ☐ Does it show Texas as the home of record at the time of entry into active duty?
- ☐ **8. Case # Assignment/Appraiser assignment (FHA loans only)**
 - ☐ Is the Sponsor Affiliated Mortgage Company (2412500005)
- ☐ **9. Evidence of clear CAIVRS (FHA & VA), LDP and GSA-FHA only**
 - ☐ Have all parties to the transaction been checked on the LDP and GSA sites

- ☐ **10. Misc. credit documents**
 - ☐ Explanation letter(s)
 - ☐ Bankruptcy papers
 - ☐ Divorce decree
 - ☐ Verification of Rent/Mortgage
- ☐ **11. Verification of Income/Employment**
 - ☐ VOE
- ☐ Paystubs
 - ☐ W-2's
 - ☐ 2 years personal tax returns
 - ☐ Misc_____
- ☐ **12. Verification of Assets**
 - ☐ VOD
 - ☐ Bank Statements-all pages
 - ☐ Gift documentation
 - ☐ Retirement statements-with withdrawal conditions and terms of withdrawal
- ☐ **13. Earnest Money Contract**
 - ☐ All pages, including addms, in file Sales Contract Date: _____
 - ☐ Signed by Seller(s) and Buyer(s)
 - ☐ Dates are present when contract was entered
- ☐ **14. Appraisal**
 - ☐ Appraisal on form 1004 Appraisal Date: _____
 - ☐ All pages are present
 - ☐ Property address and legal description are correct
 - ☐ If manufactured home, must be on form 1004c
 - ☐ If FHA-Provide conditional commitment-all six pages
- ☐ **15. Certified copy of VA Award Letter from U.S. Department of Veterans Affairs**
 - ☐ Document is on the correct form
 - ☐ Veteran has compensable disability rated at 50% or higher must verify discount used in rate
 - ☐ Document dated within 1 year from date of Note
 - ☐ Double check that a VA FF is not charged if disabled
 - ☐ If using letter of indebtedness as documentation verify dollar amount on VA chart
 - ☐ If disability is under 50% then discount was not used but must have documentation in file to show exempt
- ☐ **16. If New Construction – loans must meet the EPA Energy Star rating**
 - ☐ Original TVLB Energy Star Affidavit
 - ☐ Signed by all parties
 - ☐ Official EPA Energy Star Certificate evidencing that the home meets Energy Star guidelines
 - ☐ If not Energy Star provide Certificate of Occupancy showing the home was built prior to entering sales contract
- ☐ **17. Three (3) year occupancy Disclosure**
 - ☐ Executed by all borrower(s)

Reviewed by _____ Date _____