##### **SECTION 184A NATIVE HAWAIIAN HOUSING LOAN GUARANTEE PROGRAM**

##### **RECOMMENDED UNDERWRITING SUBMISSION CHECKLIST - “Streamline” Refinances – with or without an Appraisal**

##### **DIRECT GUARANTEE**

**QUALIFYING CREDIT OR NON-QUALIFYING CREDIT**

**BORROWER(S): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Case #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| **ITEM** | **INCLUDED** |
| Firm Commitment Submission Checklist |  |
| Section 184A Case Number Request Form (with case number assignment) |  |
| Maximum Mortgage Worksheet for Refinances |  |
| Good Faith Estimate (Original and all re-disclosures) |  |
| Uniform Residential Loan Application/Addendum A (initial signed) |  |
| Uniform Residential Loan Application/Addendum A (final/unsigned) |  |
| Evidence of Current Mortgage Guaranteed under Section 184A Program and Case Number |  |
| Verification of Mortgage(s) |  |
| Payoff Statement(s) |  |
| Subordination Agreement (if applicable) |  |
| Appraisal Report URAR |  |
| Final Inspection (if required by appraiser) |  |
| DHHL Certification of Eligibility |  |
| Department of Hawaiian Home Lands Lease |  |
| Evidence of Social Security Number for all borrowers |  |
| Credit Report (Credit Qualifying) |  |
| Letters of Explanation on Derogatory Credit (Credit Qualifying) |  |
| Verification of Employment, Pay Stubs, W-2 Forms/ 1099 Forms (VOE only for Non-Credit Qualifying) |  |
| Federal Income Tax Returns with all schedules for self-employed borrowers (Credit Qualifying) |  |
| Signed IRS Form 4506-T Request for Transcript of Tax Return |  |
| Verification of Deposit / Bank Statements (if cash to close exceeds $1,000) |  |
| For No Cash-Out and for Streamline Refinances, 12 Month Verification of Prior Payment History |  |
| Credit Alert Interactive Voice Response System (CAIVRS) – checked against all borrowers |  |
| Limited Denial of Participation (LDP) General Services Administration Excluded Parties List System (GSA – EPLS) - check against all parties to the transaction |  |
| Flood Certificate |  |
| Termite Inspection Report (if required by appraiser) |  |
| Well & Septic Inspection Report (if required by appraiser) |  |
| Certificate of Homeowners Insurance Policy |  |
| Preliminary HUD-1 with all lender and closing agent costs |  |
| Environmental Review |  |