

**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 #** _____

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	