

# HOME IMPROVEMENT FILE CHECKLIST

All items are required, except as noted

Name of Borrower(s): \_\_\_\_\_

Application: \_\_\_\_\_ Submitted: \_\_\_\_\_ Withdrawn: \_\_\_\_\_

Appr : \_\_\_\_\_ CTC: \_\_\_\_\_ Closed: \_\_\_\_\_ Denied \_\_\_\_\_

## **ALL APPLICANTS:**

\_\_\_\_\_ Previous 2 years of Tax Returns  
\_\_\_\_\_ W-2 and/or 1099 forms (2 yrs)  
\_\_\_\_\_ One month of most recent paycheck stubs  
\_\_\_\_\_ 2 months bank statements  
\_\_\_\_\_ Home Owner's Insurance policy/binder  
\_\_\_\_\_ Photo ID  
\_\_\_\_\_ Copy of Social Security Card  
\_\_\_\_\_ Budget  
\_\_\_\_\_ Mortgage statement (must show rate and terms)  
\_\_\_\_\_ Deed  
\_\_\_\_\_ Tax Bills  
\_\_\_\_\_ Credit Report

## **IF APPLICABLE:**

\_\_\_\_\_ Award letter for Social Security/Disability Income  
\_\_\_\_\_ Pension Statement  
\_\_\_\_\_ Bankruptcy Documentation, if applicable  
\_\_\_\_\_ Child Support documentation (court order, proof of payments received)  
\_\_\_\_\_ Rental Income (lease)  
\_\_\_\_\_ Divorce Decree/Separation Agreement  
\_\_\_\_\_ Letter of Explanation (credit)  
\_\_\_\_\_ Other: \_\_\_\_\_  
\_\_\_\_\_ Other: \_\_\_\_\_  
\_\_\_\_\_ Other: \_\_\_\_\_

## **NeighborWorks® Rochester Documents: (at application)**

_____ Program Application	_____ Tax Return Form 4506
_____ Monthly Budget	_____ Borrower's Cert and Auth
_____ Loan Application	_____ ECOA
_____ GFE (example)	_____ Homeowner Service Agreement
_____ Disclosure Notices	_____ CDBG Disclosure Form
_____ Privacy Policy Notice	_____ Fee Agreement
_____ Patriot Act Disclosure	_____ Rehab Terms and Conditions
_____ Patriot Act ID Documentation	_____ Agreement
_____ Lead Paint Disclosure	_____ Home Repair Inspection Request
_____ Construction Needs Survey	_____ Request for Loan Number

\_\_\_\_\_ RESPA Servicing Disclosure (1<sup>st</sup> Lien only)  
\_\_\_\_\_ Subordination Agreement (if needed)

## **Processing Documents: (when Work Summary is received)**

_____ Revised Loan Application*	_____ Good Faith Estimate*
_____ Truth In Lending*	_____ Work Summary/Inspection Report
_____ RLF Information Sheet	_____ Approval (Director or RLC)
_____ Board Approval (if applicable)	_____ Commitment Letter
_____ Title Search	_____ Title Policy
_____ Verbal VOE	_____ RLF Condition(s)
_____ Lead Calculation (if applicable)	_____ Estimates (emergency only)
_____ Grant agreement (other NPO)	

\*All must be dated within 3 days of final application date, final copies to be signed at closing

## **CLOSING DOCUMENTS: (see closing checklist)**