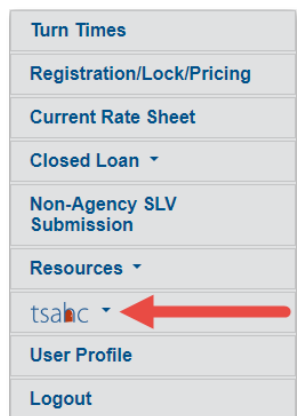
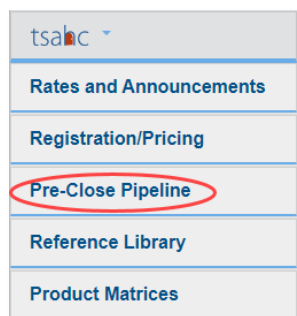


1. After logging into the system, click the **TSAHC logo** in the left navigation pane.



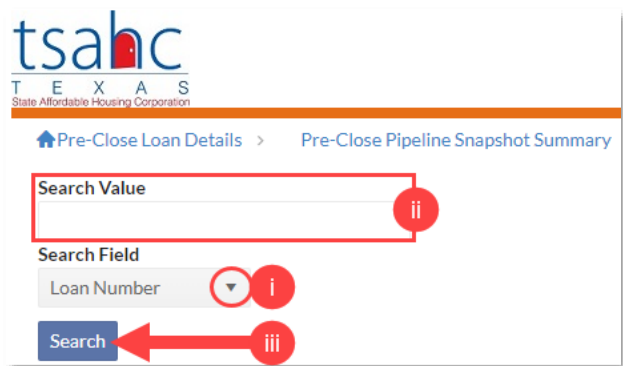
2. Under the **TSAHC logo**, click **Pre-Close Pipeline**.



3. Find your loan using one of the following methods:

- a. Loan Search Method

- i. Using the **Search Field** drop-down menu, select **Loan Number** or **Last Name**.
- ii. Enter your loan number or the borrower's last name in the **Search Value** field.
- iii. Click **Search**.



## b. Pipeline Method

- i. Under the **Pre-Close Pipeline Snapshot Summary**, select the status your loan is currently in.

## Pre-Close Pipeline Snapshot Summary

Pre-Close Status	Loan Count
Pre-Close Submission Outstanding	37
Pre-Close Package Received	8
Pre-Close Review in Process	1
Pre-Close Approved	5

- ii. Locate the loan in the list of loans displayed and click the loan number to open the **Pre-Close Loan Details** screen.

**Note:** Using both methods, only 25 results are displayed per page. You may need to navigate to later pages to locate your loan.

4. On the **Pre-Close Loan Details** screen, scroll down to view the **Conditions, Images, and Forms** tabs.

**Note:** You may upload images from the first or second loan file. They will be available in both files regardless of where they were uploaded.

5. To locate the available documents for download, click **Forms**.

**Note:** Closing documents are available for download after commitment.

6. Click the document to open it in your browser.

Conditions Images **Forms** ← 5

Form Name	Category
Important Information About Your MCC	Pre
Program Affidavit - MCC	Pre
TSAHC Approval Checklist - All Programs	Pre
UW Certification - All Programs	Pre
Closing Checklist (MCC/DPA)	Post
DOT - 2nd Lien Programs	Post
Important Information About Your MCC	Post
Note - 2nd Lien All Programs	Post
Notice of Down Payment Assistance- 2nd Lien All Programs	Post
Notice of Sale of Mortgage Loan and Transfer of Servicing Rights - 2nd Lien	Post
Reaffirmation of Mortgage - All Programs	Post
Sellers Affidavit MCC	Post

6

7. Once the document is open, you can save or download it to your computer.

1 / 2 | 100% + | [Download] [Print] [More]

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T E X A S  
State Affordable Housing Corporation

**TSAHC UNDERWRITER'S CERTIFICATION**

Loan Type	Maximum DTI/Underwriting Decision	Minimum Credit Score	Manual Underwriting
FHA	No Max DTI. Approve/Eligible FHA Total Scorecard	620	Yes
USDA-RHS	No Max DTI. GUS Accept/Eligible	620	No
VA	No Max DTI. DU Accept/Eligible or LPA Accept	620	No
HFA Conventional	No Max DTI. DU/LP Accept/Eligible	640	No

**Manual UW** limited to FHA loans. Total DTI <=43.00% and Minimum Credit Score >=640

Loans with representative FICO credit scores of **620-639** are subject to a **0.50%** origination charge.

**Fannie and Freddie** will consider Cosigner(s)/Non-Occupant Borrower(s) Income when determining eligibility for the at or below 80% AMI Conventional TSAHC programs.

**Manufactured Homes** are limited to Government Loans. Minimum FICO >= 640. **Not allowed on Conventional Loans.**

