



A Program of  
**Nevada Rural  
Housing Authority**  
HomeAtLastNV.org

# Program Update

Date: August 25, 2020

Update No.: 2020-06

## Updates to Underwriter Certification Requirement and HAL Pals Pet Adoption Program.

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### Summary

Home At Last™ (HAL) participating lenders will benefit from this program update intended to support the work they are doing for homebuyers at a record-setting pace during these unpredictable times. This Program Update details the new underwriter certification requirements effective with all HAL loans reserved on or after September 1, 2020, as well as the modified delivery method of the HAL Pals Pet Adoption Certificate to new homeowners at closing.

### Underwriter Certification Requirement

Effective with all Home At Last™ loans reserved on or after September 1, 2020, the underwriter certification may now be completed in the eHousing system any time prior to the loan closing. Our goal is to make originating HAL loans easier – extending the 25-day underwriter certification timeline is one simple way we can make this happen for our valuable lender partners (and, you asked for it!).

**Important Note:** Final documents for loan closing must be printed after the underwriter certification has been completed to ensure the names, property address, loan amount, and assistance amount are correct.

### HAL Pals Pet Adoption Certificate Delivery to New Homeowners

Effective immediately (it's already in place!), the HAL Pals Pet Adoption Certificate for new homeowners will print with the HAL documents from eHousing. Please provide the HAL Pals Pet Adoption Certificate to new homeowners at closing along with your congratulations (take all the credit!).

### Questions

Please email [Lourdes@NVRural.org](mailto:Lourdes@NVRural.org) for more information about this update.



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