



## THA Resource Guide Library by Tier

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**Free Guides (always included)**

Guide Name	Included
Closer Scorecard	✓
Document Request Template	✓
Loan Officer Scorecard	✓
Loan Processor Scorecard	✓
Mortgage Acronym Dictionary	✓
Post Closer Scorecard	✓
Underwriter Scorecard	✓
Underwriting Best Practices	✓
Vendor/Title Scorecard	✓

 **Starter Suite**

Includes everything in Free, plus:

Guide Name	Included
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2026 VA Residual Income Table & Cheat Sheet	✓
Anti-Fraud Red Flags Checklist	✓
AUS Interpretation Guide	✓
Credit Education Guide for Homebuyers	✓
Credit Rapid Rescore	✓
FHA Loan Processing Checklist	✓
FICO 10T & VantageScore Guide	✓
FNMA DU vs. DO Comparison	✓
Mortgage Compliance Checklist	✓
Mortgage Post-Closing Checklist	✓
Mortgage Underwriter Fillable Worksheet	✓
Pre-Approval Submission Checklist	
Pre-Qualification Readiness Checklist	
TRID, RESPA, and TILA Quick Reference Guide	✓
Understanding: DPA Types, IRS Tax Transcripts	✓
What to Expect During the Mortgage Process	✓

### Pro Toolkit

Includes everything in Free + Starter, plus:

Guide Name	Included
203(k) Streamline vs. Standard Comparison Guide	✓

Adjustable-Rate Mortgage (ARM) Guide	✓
All-In-One Loans	✓
Appraisal Doc Guide – Appraisal Types & Documentation	✓
Bridge Loans	✓
Calculating Student Loan Debt	✓
Co-Op By-Laws: What You Need to Know	✓
Common QC Audit Fails and Prevention	✓
Condos – Underwriting and Closing	✓
DSCR Loans	✓
Easements – The Basics	✓
Federal Home Loan Banks Overview	✓
FHA Connection User Guide	✓
FHA Handbook 4000.1	✓
HCV Homeownership Guide	✓
High-Cost Mortgage (HCM) Overview	✓
Home Equity Line of Credit (HELOC)	✓
Homeowners Insurance Requirements	✓
How to Process, Underwrite, and Close a Co-Op Loan	✓
How to Read: Credit Report / DU / GUS / LPA AUS / CD / Title Commitment / URLA	✓
HUD Part 5 Calculation Guide	✓
Income Calculation Guides & Worksheets	✓
Mortgage Insurance (MI) Basics	✓

Mortgage Underwriter Review Guide	✓
Power of Attorney (POA) Usage in Mortgage Transactions	✓
Rate Locks and Extensions	✓
Residential Appraisal Report – The Basics	✓
Reverse Mortgage Guide	✓
SAR Appraisal Review Guide	✓
State & Local HFA Quick Guide	✓
Subordination Agreements Overview	✓
Termite Inspections	✓
TRID Timeline Tracker	✓
Types of Deeds / Types of Interest in Real Property	✓
Understanding: AMC, Bankruptcy, Compliance Disclosures, Document Custodian	✓
Understanding: Escrow Accounts, Federal Recapture Tax, GNMA/FHLMC/FNMA	✓
Understanding: Home Inspections, Loan Type Mortgage Transmittals, Manufactured Housing	✓
Understanding: MBS/MRB/TBA, New Construction Loans, QC Reports, Third-Party Originators	✓
Understanding: Employment Verifications (VOE, VVOE, WVOE)	✓
Understanding When to Recast a Loan	✓
Underwriting Snapshot Sheet	✓

VA Loans Guide	✓
Ways to Hold Title in Real Estate	✓
Who Can Sign a Promissory Note for a Trust	✓

 **Elite**

Includes everything in Free + Starter + Pro, plus:

Guide Name	Included
Bailee Letters in Mortgage Banking	✓
Income Calculation Tool	✓
User Guide: Automated Income Calculation Tool	✓
Loan Lifecycle Flowchart	✓
Loan Officer Application Checklist – 1003 Prep	✓
Loan Officer Code of Conduct	✓
Loan Officer Compliance Cheat Sheet	✓
Loan Officer Licensing Checklist	✓
Loan Officer Onboarding Guide	✓
Loan Officer Status Update Templates	✓
Mock File Template: Loan Officer & Processor Training	✓
Mortgage Processing Optimization Guide	✓
Mortgage Processor Onboarding Guide	✓
Mortgage Underwriter Onboarding Guide	✓

Understanding Loan Level Price Adjustments (LLPAs)	✓
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