

SC Housing Mortgage Production Program

Eligibility, Underwriting & Post-Closing FAQs

October 2026

SC Housing provides the following frequently asked questions to clarify eligibility, underwriting, closing, and post-closing requirements for participating lenders.

1. Does SC Housing accept VantageScore 4.0? **(ELIGIBILITY)**	At this time, SC Housing accepts FICO credit scores only. Should this policy change, an official announcement will be distributed to participating lenders.
2. What is SC Housing's guidance regarding UAD 3.6 appraisal requirements? **(ELIGIBILITY)**	As lenders implement the Uniform Appraisal Dataset (UAD) 3.6 requirements, SC Housing provides the following guidance for Homebuyer (BOND) loans submitted for purchase eligibility: Appraisal Format: SC Housing will accept either UAD 2.6 or UAD 3.6 appraisals, provided the format is permitted under the applicable agency or insurer guidelines. Lender Responsibility: Lenders are responsible for ensuring all appraisals comply with applicable FHA, USDA, VA, or conventional agency and insurer requirements, including any applicable transition exceptions. Documentation of Exceptions: If an exception is granted by the applicable agency or insurer, the lender must retain supporting documentation in the loan file. Palmetto Home Advantage (NON-BOND) Loans: For additional overlays or requirements applicable to these transactions, please contact Lakeview Loan Servicing directly.
3. What are SC Housing's current underwriting turn times? **(ELIGIBILITY)**	Current turn times are published on SC Housing's Daily Rate Sheet. Lenders are encouraged to subscribe to receive daily updates regarding turn times, interest rates, and important program announcements.

1. Does SC Housing allow electronic closings? **(POST CLOSE)**	SC Housing requires original wet signatures from all applicable borrowers on the following documents: • First and Second Mortgage Notes • First and Second Mortgages • Final Closing Disclosures (First and Second Mortgages) • Payment Letter • SC Housing Bond Documents (3) • IRS Form 4506 • IRS Form W-9 • HUD-92900-A, Pages 1 and 2 No exceptions are permitted for the documents listed above. The remaining closing documents may be executed electronically, where permitted. Please refer to the applicable SC Housing Program Guidelines for the complete list of signature requirements.
2. What is the turnaround time for reviewing a newly submitted post-closing file? **(POST CLOSE)**	Current post-closing review turn times are published on SC Housing's Daily Rate Sheet and in Lender Online. During periods of lower loan volume, newly submitted files are typically reviewed within two business days. Files uploaded before 4:00 p.m. are considered received that business day. Files uploaded after 4:00 p.m. are considered received the following business day. Review times may vary based on loan volume.
3. How should lenders contact a post-closing file coordinator? **(POST CLOSE)**	For questions regarding loans that have closed but have not yet been purchased, please contact the Post-Closing Department at postclosing@schousing.com. This is the preferred method of communication for all post-closing and pre-purchase inquiries. The shared inbox is monitored hourly and allows the Post-Closing team to efficiently track, assign, and respond to lender questions. Using this email address also helps ensure timely communication and continuity throughout the purchase process.

SC Housing Contact Information

Lender Help Desk	**mortgageproduction@schousing.com**	**803.896.2211**
Lock Desk	**lockdesk@schousing.com**	**803.898.2057**
Post-Closing/Purchase	**postclosing@schousing.com**	
Underwriting Questions/ File Submission/Status	**underwriting@schousing.com**	

SC Housing ID's

FHA – 4723009993 **VA – 679535** **USDA – 591585639** **MERS - 1008745** **SC Housing EIN 59-1585639**