

MSHC Loan #: \_\_\_\_\_

Lending Institution: \_\_\_\_\_

Shipping Contact Person: \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Reminders:**

**PROVIDE THE COMPLETE PROCESSING, ORIGATION AND CLOSING PACKAGE**

1003, Notes and Deeds of Trust must include Loan Originator's NMLS ID Number.

Package to be uploaded within 10 days of closing

**DOCUMENTS FOR LOAN PURCHASE REVIEW:**

- Request for Funding Checklist with completed lender contact information
- Payment History- **if applicable**
- Copy of executed Note and Addendum to Note- **Addendum only if applicable**  
\*Must be endorsed to *ServiSolutions, a department of Alabama Housing Finance Authority*, without recourse \*Allonges are not acceptable
- Copy of executed Deed of Trust for first mortgage with all applicable riders
- Copy of executed Down Payment Assistance Note endorsed to *Mississippi Home Corporation* without recourse.
- Copy of executed Deed of Trust for DPA mortgage with all applicable riders
- Copy of Power of Attorney- **if applicable**
- Copy of MIN Summary from MERS for first mortgage
- Copy of MIN Summary from MERS for DPA mortgage
- Copy of **initial** Closing Disclosure for first mortgage- **must meet TRID date requirements**
- Copy of **final** Closing Disclosure for first mortgage with executed addendums attached- **must indicate final**
- Copy of **initial** Closing Disclosure for DPA mortgage- **must meet TRID date requirements**
- Copy of **final** Closing Disclosure for DPA mortgage- **must indicate final**
- Title Binder/Title Policy with minimum of 6 months of history of ownership
- Appraisal with color photos- include all exhibits-must be completely legible and include a copy of the appraiser's license
- Appraiser Certification printed out from the website [www.ASC.gov](http://www.ASC.gov) - **Conventional loans only**
- FHA Connection Appraisal logging- **Government loans only**
- Copy of Fannie Mae Appraisal Findings Detail/SSR Report with underwriter's explanation listing CU Risk Score >3.0- **Conv. loans only**
- Copy of CU Analysis for appraised property- **Conventional loans only, required only if risk score is not listed on SSR**
- Condo Project Approval, Fannie Mae Form 1076 or 1077- **Condo projects only**
- Condo Questionnaire- **Conventional loans only**
- Final Inspection with color photos and evidence of clearance of all appraisal conditions- **if required by appraisal**
- Copy of repair escrow documentation and evidence of housing agency approval and final repairs- **if applicable**
- Conditional Commitment of Appraisal value (HUD Form 92800-5B copy), signed by underwriter- **FHA loans only**
- New Construction docs- **if applicable** (must include Certificate of Occupancy with correct home address, Builders Certificate and Warranties signed, Completion of Construction signed, and Direct Endorsement to HUD/FHA signed by direct endorser)
- Termite letter/Wood infestation report- **as required by appraisal**
- PMI Certificate- **Conventional loans only, LTV 80% +**
- PMI Disclosure- **Conventional loans only, LTV 80% +**
- Hazard Insurance Policy **with policy number and expiration date**
- Master Condo Policy with policy number- **if applicable**
- Flood Insurance or Wind Policy with policy numbers- **if applicable**
- Life of Loan Flood Certification
- Property Tax Certification/Assessment- **must list next estimated amount due and next due date**
- Copy of executed Borrower/Quality Control Authorization and Certification
- Copy of Lender's Payment Breakdown- **should NOT include Servisolutions information**
- Escrow Closing Instructions
- Initial Escrow Account Disclosure Statement
- 1008 Transmittal Summary or HUD 92900-LT signed by underwriter- **FHA loans only**
- Initial and final HUD Addendum 92900 A, executed by all parties- **Government loans only (VA 26-1802a)**
- Initial and final 1003 Loan Application for first mortgage, executed by all parties
- Initial and final 1003 Loan Application for DPA mortgage, executed by all parties
- Automated Underwriter Findings indicating "Approved/Eligible"
- Explanation letter signed by loan officer for AUS submissions in excess of 15 or RED FLAGGED by AUS listing excessive submissions
- Credit Report used for AUS results and copies of credit explanation letters as requested by AUS findings

- Copy of complete credit package for the purpose of verifying credit related to borrowers (including but not limited to: asset and income documentation as required by AUS, gift letters and entire paper trail) \*see bottom of page 2 for general list of asset and income documentation
- Initial and final tax transcripts / W-2's for all borrowers, executed by all parties- **as required by AUS**
- Final authorization to verify SSA signed by all borrowers- **as required by AUS**
- Loan Estimate for first mortgage- **initial and final per TRID requirements, must include list of settlement service providers**
- Loan Estimate for DPA mortgage- **initial and final per TRID requirements, must include list of settlement service providers**
- Copy of Leasehold- **if applicable**
- Copy of Uniform Community Land Trust Ground Lease Rider- **if applicable**
- Purchase Agreement/Sales Contract and all addendums
- W-9 for all borrowers
- LDP/GSA findings for all parties and loan programs- **Government loans only**
- Copy of all initial regulatory disclosure documentation, executed by all parties
- Patriot Act disclosure and certification of borrower's identity (photo id, green card, visa OR lender's certification form)
- Copy of Homebuyer Education Certificate- **if applicable (only required for first-time homebuyers or required per AUS findings)**
- Early Default Notification
- Copy of MSHC Conditional Commitment letter

**FHA ITEMS:**

- Important Notice to Homebuyers HUD #92900B
- FHA Case Number Assignment
- FHA Connection Case Query

**USDA ITEMS: \*Lender must request final guarantee within 30 days of closing**

- Income Eligibility Calculation Worksheet
- Form RD 3555-11 - Guaranteed Rural Housing Lender Record Change (not required if same information is completed on RD 3555-18)
- Form RD 3555-21 - Request for Single Family Housing Loan Guarantee
- Form RD 3555-18 - Conditional Commitment
- Form RD 1980-19 - Guaranteed Loan Closing Report

**VA ITEMS:**

- Certificate of Eligibility
- VA 26-1880 - Request for Determination of Eligibility- include legible copy of DD214 if applicable
- VA 26-1805 - Request for Determination of Reasonable Value
- VA 26-8937 - Verification of VA Benefits, completed and signed- **if applicable per instructions listed on form**
- Copy of electronic submission of Funding Fee
- VA 26-6393 - Loan Analysis
- VA 26-0286 - VA Loan Summary Sheet
- VA 26-1820 - Report and Certification of Loan Disbursement
- Evidence of compliance with MCRV or NOV (final inspection, termite certification and Lenders Notice of Value/warranty documentation)
- VA 26-0592 - Counseling Checklist for Military Homebuyers

**\*General list of asset and income documents needed for credit package- must include all required by AUS findings**

(VOD, cancelled earnest money check, funds source, bank statements, gift letters with evidence of transfer and receipt of funds, VOE, paystubs, 4506T's, W-2's/1099's, Leave and Earning Statement if applicable, 1040's)