LENDER POST CLOSING SUBMISSION CHECKLIST

(FTHB/HB/HFA Advantage)

Reservation Number:
Loan Program:
Date:
Borrower(s) Names:
Property Address:

A loan submitted to NJHMFA for a post-closing review must meet all of the below criteria:

- The Lender loan decision at time of document upload is "Approved", the loan meets GSE, insurer and NJHMFA guidelines and the file is "Closed."
- All supporting documentation used to render the Lender decision of Approved & all GSE, Insurer and NJHMFA required documentation have been uploaded into the MetaWorx system for indexing.
- All Homeward Bound, First Time Homebuyer, HFA Advantage and DPA Smart Start ORIGINAL collateral and recorded documents will be sent directly to NJHMFA.
- All documents uploaded are CLEAR, CURRENT, COMPLETE, CONSISTENT, RELEVANT & FULLY EXECUTED**.**

I certify all of the above statement are true and correct:

Lender Name:
Lender Representative Name:
Lender Representative Signature:
Lender Representative Email Address:

The documents listed under each Documentation category is not meant to be an all-inclusive list and represents the standard documents expected to be provided.

Packages are to be uploaded to: ***MetaSource***
Remember Mortgages registered on MERS are not accepted by NJHMFA.

1. **All documentation used to obtain the Lender underwriting approval & agency approval**
2. **All Collateral Docs**
    a. Original 1st Note properly endorsed to the Agency per program requirements
    b. Original DPA note sent to the Agency (when applicable)
    c. Certified True Copy of the Mortgage/Deed of Trust with all required riders
        i. NJHMFA 1-4 Family Tax Exempt Rider (when applicable)
    d. NJHMFA 1-4 Family Tax Exempt Rider (when applicable)
    e. Copy of the executed Deed
    f. Assignment of 1st Mortgage to Agency per program requirements
    g. Wood Destroying Pest Inspection NPMA-33 (when applicable)
    h. Survey or No-Survey Endorsement
3. **Final Closing Disclosure executed by all require parties.**
4. **Alta HUD Settlement Form**

5. **Title Commitment/Binder**
6. **Power of Attorney Buyer/Seller (pre-approval prior to closing)**
7. **Verbal VOE within ten (10) days of closing date**
8. **First Insurer/Investor Docs**
    a. Guaranteed Loan Closing Report- RD 1980-19(USDA)
    b. Certificate of Mortgage Insurance
    c. FNMA/Freddie Mac UCDP Documentation
    d. FNMA/Freddie Mac UCD Documentation (when applicable)
    e. Loan Note Guaranty Certificate and Transfer (USDA/VA)
    f. Certification of Loan Disbursement 26-1820 (VA)
9. **Final HOI & Flood Documentation**
    a. Hazard Insurance Transfer Letter
10. **Complete Executed Closing Package inclusive of all Disclosures**
    a. Lender Post Closing Submission Checklist
    b. Complete initial disclosure package provided to the borrower within 3 days of application
    c. Any Change of Circumstance documentation and updated disclosures
    d. E-sign Consent From (when applicable)
    e. Underwriter Attestation Form
    f. HMFA 101 form
    g. NJHMFA Down Payment Assistance Disclosure (when applicable)
    h. Final Truth-in-Lending Statement (when applicable)
    i. Fully executed NJHMFA FHA Award Letter (when applicable)
    j. Mortgagor's Affidavit (when applicable)
    k. Seller's Affidavit (when applicable)
    l. Initial and Final Recapture Tax (when applicable)
    m. First Generation Borrower's Affidavit (when applicable)
    n. Supplemental Consumer Information Form (SCIF)
    o. QC Verification Form
    p. Compliance Agreement-Errors & Omissions Form
    q. Privacy Policy
    r. W-9
    s. AKA Statement/Name Affidavit
    t. Borrower's Certification & Authorization
    u. Patriot Act Disclosure form
    v. First Payment Letter
    w. Initial Escrow Disclosure Statement
    x. Initial Tax Authorization Notice
    y. Notice of Assignment, Sale of Transfer or Servicing Rights