# LENDER SUBMISSION CHECKLIST

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

A loan submitted to NJHMFA for a pre-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 Clear to close.

☒ All supporting documentation used to render the Lender decision of Approved & all GSE, Insurer and NJHMFA required documentation have been uploaded into the Mitas system and placed in their proper document container.

☒ All documents uploaded are CLEAR, CURRENT, COMPLETE, CONSISTENT, RELEVANT & FULLY EXECUTED**.**

**I certify all of the above statement are true and correct;**

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

Container/Documentation Category Names (in **BOLD** below);

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

1. **Underwriter Transmittal**
    a. Transmittal Summary 1008 (Conv) / 92900LT (FHA) / Conditional Commitment (USDA) /Loan Analysis (VA)
    b. Fully executed Underwriter Review Form (URV)
    c. Underwriter notes related to the file
    d. Initial LE
    e. Tax Cert - only when the real estate taxes on the appraisal are less than the amount used on the Transmittal.
2. **URLA**
    a. Initial - must be signed
    b. Final
3. **VA Required Documentation** (when applicable)
    a. DD214
    b. Certificate of Eligibility
4. **USDA Required Documentation** (when applicable)
    a. Conditional Commitment

5. **AUS and Credit Docs**
    a. AUS findings all pages
    b. Credit Report all pages
    c. Child Support or Divorce Decree or Separation Agreement related to debts
    d. Bankruptcy or Foreclosure documentation
    e. Solar Panel Agreement
    f. Any other documentation related to debts or credit
    g. Letter(s) of explanation
6. **Income/Employment Docs**
    a. Underwriter's Income Calculation Worksheet
    b. Paystub's – most recent consecutive thirty (30) days
    c. W-2's - most recent two (2) years
    d. Written Verification of Employment
    e. Signed Tax Returns or Tax Transcripts (NOT BOTH) – most recent three (3) years - all loans except for HFA Advantage & Homeward Bound without DPA
    f. Profit and Loss statement for all self employed income
    g. Business Returns (when applicable)
    h. Employment gap letter (when applicable)
    i. Child Support or Divorce Decree or Separation Agreement related to income
    j. Any other letter(s) of explanation
7. **Asset Docs**
    a. Asset Statements, most recent sixty (60) days OR 3rd party vendor verification by applicable GSE
    b. Documentation to support large or recurring deposits OR recurring withdraws related to additional debts
    c. Earnest Money – complete paper trail
    d. Gift Letter and all supporting documents
    e. Prepaid fees – document any fees paid upfront that are being reimbursed at Closing
8. **Collateral Docs**
    a. Contract of Sale – Fully Executed with all addendum(s)
    b. Appraisal with all attachments and photos including any recertification(s) or re-inspection(s)
9. **Well, Septic, PMI Certs** (when applicable), **Termite Cert** (when required by appraiser)
10. **Condo/PUD Docs** (when applicable)
    a. All documentation used by the lender to certify the development is approved by first insurer
    b. All project related insurance documentation
    c. Completed questionnaire (when applicable)
11. **Housing Counseling & Landlord Certs**
12. **HOI & Flood Documentation**
    a. Homeowners Insurance Dec page showing sufficient and accurate coverage
    b. Flood Cert and Flood Insurance documentation (when required)
13. **Agency Disclosures & Legal Docs**
    a. Lender Submission Checklist - ALL PROGRAMS
    b. Authorization to Release information - QC form - ALL PROGRAMS
    c. NJHMFA Down Payment Assistance Disclosure - ONLY WITH DPA
    d. Mortgagor's Affidavit - FTHB PROGRAM ONLY
    e. Initial Recapture Tax - FTHB PROGRAM ONLY
    f. First Generation Borrower's Affidavit - WHEN APPLICABLE
    g. Power of Attorney - Buyer - WHEN APPLICABLE