



LENDER SUBMISSION CHECKLIST

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;

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