LENDER SUBMISSION CHECKLIST – PFRS

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 the 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's approval and all GSE, Insurer, and NJHMFA required documentation has been uploaded into the **Lender Portal** for indexing and review.

☒ All PFRS 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 statements are true and correct;

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

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

*Packages are to be uploaded to: the **Lender Portal***

1. **Underwriter Transmittal**
    a. Transmittal Summary 1008
    b. Fully executed Underwriter Review Form (URV)
    c. Underwriter notes related to the file
    d. First LE
2. **URLA**
    a. Initial
    b. Final
3. **All 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 when payment is included in debts

f. Any other documentation related to debts or credit
g. Third Party Fraud Prevention Report for borrowers and mortgagors only, effective for loans reserved on or after October 19, 2026.

4. **All Income/Employment Docs**
   a. Underwriter's Income Calculation Worksheet
   b. Paystubs – most recent consecutive thirty (30) days
   c. Written Verification of Employment
   d. Verbal VOE within ten (10) days of the closing date
   e. Tax Returns (when applicable)
   f. Profit and Loss statement (when applicable)
   g. Business Returns (when applicable)
   h. Employment gap letter (when applicable)
   i. Child Support or Divorce Decree or Separation Agreement related to income
5. **All Asset Docs**
   a. Asset Statements, most recent sixty (60) days OR 3rd party vendor verification by applicable GSE
   b. Documentation to support large deposits or recurring withdraws related to additional debts
   c. Earnest Money – complete paper trail
   d. Gift Letter and all supporting documents
6. **All Collateral Docs**
   a. Contract of Sale – Fully Executed with all addendums
   b. Appraisal with all attachments and photos including any recertifications or re-inspections
7. **Well, Septic, PMI Certs (when applicable), Termite Cert (when required by an appraiser)**
8. **Condo/PUD Docs** (when applicable)
   a. All documentation used by the lender to certify the development is approved by the first insurer
   b. All project-related insurance documentation
   c. Completed questionnaire (when applicable)
9. **HOI & Flood Documentation**
   a. Homeowners Insurance Dec page showing sufficient and accurate coverage
   b. Flood Cert
   c. Flood Insurance documentation
   d. Hazard Insurance Transfer Letter
10. **Agency Disclosures & Legal Disclosure Docs**
    a. Lender Submission Checklist
    b. Underwriter Attestation Form
    c. Initial disclosure package provided to the borrower(s) within three (3) days of application
    d. Any Change of Circumstance documentation and updated disclosures
    e. E-sign Consent From (when applicable)
    f. Power of Attorney - Buyer and/or Seller (when Applicable)
    g. MBOS Statement or Letter from Pension Board
    h. Loan Applicant's Certification (PFRS Form 003)
    i. Lender Certification (PFRS Form 004)
    j. Verification of Membership in the Police and Firemen's Retirement System (PFRS Form 005)
    k. Notice to Applicant of Potential Adverse Tax Consequences (PFRS Form 006)
    l. PFRS Statutory Requirements Disclosure (PFRS Form 007)

11. **All Security Docs**
    a. Original 1st Note properly endorsed to the Agency per program requirements
    b. Certified True Copy of the Mortgage/Deed of Trust with all required riders
        i. PFRS 002 Rider
    c. Copy of the executed Deed
    d. Assignment of 1st Mortgage to Agency per program requirements
    e. Survey or No-Survey Endorsement
12. **Final Closing Disclosure executed by all required parties**
13. **Title Commitment/Binder**
14. **Investor Docs**
    a. FNMA/Freddie Mac UCDP Documentation
    b. FNMA/Freddie Mac UCD Documentation (when applicable)
15. **Closing Package inclusive of all Disclosures (complete and fully executed)**
    a. Wire Verification (Purchasing Transmittal)
    b. Alta HUD Settlement Form
    c. Supplemental Consumer Information Form (SCIF)
    d. QC Verification Form
    e. Compliance Agreement-Errors & Omissions Form
    f. Privacy Policy
    g. W-9
    h. AKA Statement/Name Affidavit
    i. Borrower's Certification & Authorization
    j. Patriot Act Disclosure form
    k. First Payment Letter
    l. Initial Escrow Disclosure Statement
    m. Initial Tax Authorization Notice
    n. Notice of Assignment, Sale of Transfer or Servicing Rights
    o. Tax Certificate
    p. PFRS Statutory Requirements Disclosure at time of closing (PFRS Form 008)
16. **Purchase Authorization Docs**
    a. Pay History
    b. Forbearance Attestation Letter
    c. HOI Certification