

New Jersey Housing and Mortgage Finance Agency

Purchase Review Submission Checklist – Homeward Bound / First Time Homebuyer

Borrower Name(s): _____

Agency 1st Mortgage Loan Number: _____

Smart Start Loan #: _____

Delivery packages are to be sent to: **MetaSource. Care of digital upload policy via MetaWorx**

The form HMFA FORM 100 “Delivery Transmittal Form” and forms should be in the order specified thereon.

All items are needed for MetaSource initial audit, your file will be suspended without them

HMFA Seller’s Guide and checklist definitions can be found on our website at <http://www.nj.gov/dca/hmfa/lenders/>

Enc:	Item #:	Required for:	Form ID:	Document Name:
<input type="checkbox"/>	1	ALL	HMFA 100 (MBS)	Purchase Submission Cover Sheet
<input type="checkbox"/>	2	ALL	Notes (1 st)	1 st Mortgage Note – CTC initialed
<input type="checkbox"/>	3	ALL	Mortgage (1 st)	Mortgage - CTC initialed
<input type="checkbox"/>	4	ALL	Appraisal	Full Appraisal(All) and Valid Appraisal License(FHA only)
<input type="checkbox"/>	5	ALL	AUS	Automated Underwriting Findings
<input type="checkbox"/>	6	ALL	Note (DPA)	Smart Start Note - CTC initialed
<input type="checkbox"/>	7	ALL	Mortgage (DPA)	Smart Start Mortgage - CTC initialed
<input type="checkbox"/>	8	1 st Mortgage	LE	Loan Estimate (LE) – Final CTC initialed
<input type="checkbox"/>	9	1 st Mortgage	CD	Closing Disclosure (CD) – Final CTC initialed
<input type="checkbox"/>	10	DPA Mortgage	TIL	Final Truth-In-Lending Statement
<input type="checkbox"/>	11	DPA Mortgage	NJHMFA DPA Disc	NJHMFA Down Payment Assistance Disclosure
<input type="checkbox"/>	12	ALL		FNMA/Freddie UCDP Documentation
<input type="checkbox"/>	13	ALL		E-sign Consent Form-If applicable
<input type="checkbox"/>	14	ALL	Final 1003	Uniform Residential Loan Application (FINAL)
<input type="checkbox"/>	15	ALL	HMFA 101	Mortgage Schedule for 1 st & 2 nd Mortgages
<input type="checkbox"/>	16	ALL		Deed
<input type="checkbox"/>	17	1 st Mortgage	HMFA 142	Assignment of 1 st Mortgage (do not mark original/CTC)
<input type="checkbox"/>	18	ALL		Title Binder
<input type="checkbox"/>	19	ALL	HMFA301HS	Mortgagor's Affidavit
<input type="checkbox"/>	20	1st Time Homebuyer	Survey	Property Plat Survey or No-Survey Endorsement
<input type="checkbox"/>	21	FHA	MIC	Certificate of Mortgage Insurance
<input type="checkbox"/>	22	FHA	NJHMFA Award Letter	NJHMFA Award Letter
<input type="checkbox"/>	23	USDA / VA		Loan Note Guaranty Certificate and Transfer
<input type="checkbox"/>	24	VA	26-1820	Certification of Loan Disbursement
<input type="checkbox"/>	25	USDA	RD 3555-18	USDA Conditional Commitment
<input type="checkbox"/>	26	USDA	RD 1980-19	Guaranteed Loan Closing Report
<input type="checkbox"/>	27	ALL		Initial Escrow Account Disclosure Statement
<input type="checkbox"/>	28	ALL		Initial Tax Authorization Notice
<input type="checkbox"/>	29	ALL		First Payment Letter
<input type="checkbox"/>	30	ALL	HO3	Standard Hazard Insurance Policy
<input type="checkbox"/>	31	ALL	NJHMFA DPA	NJHMFA DPA Disclosure
<input type="checkbox"/>	32	Condo	HO-6	H -06 Hazard Insurance Policy
<input type="checkbox"/>	33	Condo or PUD		Condo/PUD Limited Liability Certification
<input type="checkbox"/>	34	Condo or PUD		HOA Questionnaire
<input type="checkbox"/>	35	ALL	HOI –Processors Cert	Required for any loan not purchased by the NJHMFA within 60 days of closing. Final Insurance confirmation
<input type="checkbox"/>	36	ALL		Lender's Commitment to borrowers
<input type="checkbox"/>	37	1st Time Homebuyer	NPMA-33	Wood Destroying Pest Inspection NPMA-33-as required
<input type="checkbox"/>	38	1 st Time Homebuyer	HMFA300	Mortgagor's Affidavit specific to 1 st Time Homebuyer
<input type="checkbox"/>	39	ALL	HELLO / GOODBYE	Notice of Assignment, Sale of transfer of Servicing Rights
<input type="checkbox"/>	40	ALL		Power of Attorney Buyer/Seller (pre-approval prior to closing)
<input type="checkbox"/>	41	ALL		Borrowers Certification & Authorization
<input type="checkbox"/>	42	ALL		AKA Statement/Name Affidavit
<input type="checkbox"/>	43	ALL		Privacy Policy
<input type="checkbox"/>	44	ALL		W-9
<input type="checkbox"/>	45	ALL		Compliance Agreement - Errors & Omissions Form
<input type="checkbox"/>	46	ALL		Earnest Money Deposit
<input type="checkbox"/>	47	ALL	Assets	Assets-1 month of PITI Reserves
<input type="checkbox"/>	48	ALL	VVOE	Verbal Verification of Employment
<input type="checkbox"/>	49	ALL		Hazard Insurance Transfer Letter
<input type="checkbox"/>	50	ALL		Flood Hazard Determination Letter
<input type="checkbox"/>	51	ALL		Patriot Act
<input type="checkbox"/>	52	ALL	HUD	HUD Counseling Certificate
<input type="checkbox"/>	53	ALL		Settlement Service Provider list

<input type="checkbox"/>	54	ALL		QC Verification Form
<input type="checkbox"/>	55	ALL		Alta HUD Settlement
<input type="checkbox"/>	56	ALL		Complete Credit Package
<input type="checkbox"/>	57	ALL		Complete Disclosure Package
<input type="checkbox"/>	58	ALL		Complete Executed Closing Package
<input type="checkbox"/>	59	1 st Time Homebuyer		Address Affidavit
<input type="checkbox"/>	60	1 st Time Homebuyer	HMFA161	Property Sellers Affidavit
<input type="checkbox"/>	61	1 st Time Homebuyer		Potential Tax Recapture Notice
<input type="checkbox"/>	62	1 st Time Homebuyer	HMFA612	1-4 Family Tax Exempt Financing Rider; Record with Mortgage

MISCELLANEOUS

All lenders are required to submit/upload the complete underwriting and closing package for all files submitted for review and purchase. Please be sure to include all documents related to the clearance of any DU findings associated with the file.

Collateral Trailing Documents: Must be submitted no later than 120 days after the loan closing along with the Custodial Certificate (HMFA 301). In the instance where the Trailing Documents have been outstanding for more than 120 days from the Purchase Date, NJHMFA has the right to charge/collect from the Participating Lender a fee of \$25, per Trailing Document or the actual recovery cost and recorded costs, whichever is greater.

All Homeward Bound, First Time Homebuyer and DPA Smart Start ORIGINAL collateral and recorded documents are to be sent directly to NJHMFA.

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

ATTENTION: **SF: Government Loan Collateral**

637 SO. CLINTON AVENUE, TRENTON NJ 08611

(For use with overnight delivery services)

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