



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 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