

New Jersey Housing and Mortgage Finance Agency

Purchase Review Submission Checklist – Homeward Bound / First Time Homebuyer

Borrower Name(s): _____

Agency 1st Mortgage Loan Number: _____ Homeseeker / Smart Start Loan # _____

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

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

All items are needed for Titan 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)	Homeward Bound 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)	2 nd Lien Homeseeker / Smart Start Note - CTC initialed
<input type="checkbox"/>	7	ALL	Mortgage (DPA)	2 nd Lien Mortgage - CTC initialed
<input type="checkbox"/>	8	1 st Mortgage & DPA	LE	Loan Estimate (LE) – Final CTC initialed
<input type="checkbox"/>	9	1 st Mortgage & DPA	CD	Closing Disclosure (CD) – Final CTC initialed
<input type="checkbox"/>	10	ALL	Final 1003	Uniform Residential Loan Application (FINAL)
<input type="checkbox"/>	11	ALL	HMFA 101	Mortgage Schedule for 1 st & 2 nd Mortgages
<input type="checkbox"/>	12	ALL		Deed
<input type="checkbox"/>	13	Homeward Bound	HMFA 142	Assignment of 1 st Mortgage (do not mark original/CTC)
<input type="checkbox"/>	14	ALL		Title Binder
<input type="checkbox"/>	15	Homeseeker	HMFA301HS	Mortgagor's Affidavit specific to Homeseeker
<input type="checkbox"/>	16	ALL 1st Time Homebuyer	Survey	Property Plat Survey or No-Survey Endorsement *First Time Homebuyer; Survey required per Sellers Guide Section 7-6; Pg 7-13
<input type="checkbox"/>	17	>80% LTV	MIC	Certificate of Mortgage Insurance
<input type="checkbox"/>	18	ALL	FHA SS / HS Award Letter	FHA Mortgage Award Letter
<input type="checkbox"/>	19	USDA / VA		Loan Note Guaranty Certificate and Transfer
<input type="checkbox"/>	20	VA	26-1820	Certification of Loan Disbursement
<input type="checkbox"/>	21	USDA	RD 1980-18	USDA Conditional Commitment
<input type="checkbox"/>	22	USDA	RD 1980-19	Guaranteed Loan Closing Report
<input type="checkbox"/>	23	ALL		Initial Escrow Account Disclosure Statement
<input type="checkbox"/>	24	ALL		Initial Tax Authorization Notice
<input type="checkbox"/>	25	ALL		First Payment Letter
<input type="checkbox"/>	26	ALL	HO3	Standard Hazard Insurance Policy
<input type="checkbox"/>	27	Condo	HO-6	H -06 Hazard Insurance Policy
<input type="checkbox"/>	28	Condo or PUD		Condo/PUD Limited Liability Certification
<input type="checkbox"/>	29	PUD		HOA Questionnaire
<input type="checkbox"/>	30	ALL	HOI –Processors Cert	Required for any loan not purchased by the NJHMFA within 60 days of closing. Final Insurance confirmation
<input type="checkbox"/>	31	ALL		Lender's Commitment to borrowers
<input type="checkbox"/>	32	ALL 1st Time Homebuyer	NPMA-33	Wood Destroying Pest Inspection NPMA-33-as required *First Time Homebuyer; Cert required per Sellers Guide Section 7-6; Pg 7-12
<input type="checkbox"/>	33	1 st Time Homebuyer	HMFA300	Mortgagor's Affidavit specific to 1 st Time Homebuyer
<input type="checkbox"/>	34	ALL	HELLO / GOODBYE	Notice of Assignment, Sale of transfer of Servicing Rights
<input type="checkbox"/>	35	POA		Power of Attorney Buyer/Seller (pre-approval prior to closing)
<input type="checkbox"/>	36	ALL	ECOA	Equal Credit Opportunity Disclosure
<input type="checkbox"/>	37	ALL		Borrowers Certification & Authorization
<input type="checkbox"/>	38	ALL		AKA Statement/Name Affidavit
<input type="checkbox"/>	39	ALL		Privacy Policy
<input type="checkbox"/>	40	ALL		W-9
<input type="checkbox"/>	41	ALL		Compliance Agreement - Errors & Omissions Form
<input type="checkbox"/>	42	ALL		Acknowledge of receipt of Appraisal Report
<input type="checkbox"/>	43	ALL		Earnest Money Deposit
<input type="checkbox"/>	44	ALL	VVOE	Verbal Verification of Employment
<input type="checkbox"/>	45	ALL		Hazard Insurance Transfer Letter
<input type="checkbox"/>	46	ALL		Flood Hazard Determination Letter
<input type="checkbox"/>	47	ALL		Patriot Act
<input type="checkbox"/>	48	ALL	HUD	HUD Counseling Certificate

<input type="checkbox"/>	49	ALL		Settlement Service Provider list
<input type="checkbox"/>	50	ALL		QC Verification Form
<input type="checkbox"/>	51	ALL		Alta HUD Settlement
<input type="checkbox"/>	52	ALL		Complete Credit Package
<input type="checkbox"/>	53	ALL		Complete Disclosure Package
<input type="checkbox"/>	54	Homeseeker	Dodd Frank Affidavit	CTC initialed
<input type="checkbox"/>	55	ALL		Address Affidavit
<input type="checkbox"/>	56	1 st Time Homebuyer	HMFA161	Property Sellers Affidavit
<input type="checkbox"/>	57	1 st Time Homebuyer		Potential Tax Recapture Notice
<input type="checkbox"/>	58	1 st Time Homebuyer	HMFA612	1-4 Family Tax Exempt Financing Rider; Record with Mortgage

MISCELLANEOUS

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 Homeseeker / 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)

Purchasing Staff Contact Information

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