

**SINGLE FAMILY MORTGAGE PURCHASE PROGRAM
MBS POST-CLOSING COMPLIANCE CHECKLIST**

Fillable Form **First Trust Mortgage**

Follow Instructions for Submission of HOC First Mortgage Post Closing Documents Via Secure Portal

Email to: HOCpostclosing-group@hocmc.org

SUBJECT LINE MUST BE LABELED: [Borrowers Last Name, First Name] - [Settlement DATE]

Lender: _____ Contact Name: _____

Phone #: _____ Email: _____

Settlement Date: _____ eHousing Loan #: _____ eHousing Reservation Date: _____

Loan Type: FHA [___] Fannie Mae [___] Freddie Mac [___]

Borrower: _____ Co-Borrower: _____

Property Address: _____

Lender ✓if OK/in File Or "N/A", if Not applicable SUBMIT IN ORDER OF CHECKLIST

- _____ 1. **COPY of the ACH/EHPAY \$225 fee transmittal**
 Additional McHAF fee \$25.00, if applicable
 Payment to eHousingPlus must be made via ACH or EHPAY <https://www.ehousingplus.com/ehpay/>
- _____ 2. MBS Post-Closing Compliance Checklist
- _____ 3. Copy of eHousing Plus Reservation Confirmation letter
- _____ 4. Copy of HOC approval/commitment memo **"Eligibility Approval for MBS Service Released Loan"**

FIRST TRUST DOCUMENTATION – SUBMIT IN ORDER OF CHECKLIST

- _____ 6. Copy of Note **(ENDORSED TO U.S. BANK NATIONAL ASSOCIATION) ALLONGE, if appl.**
- _____ 7. Copy of Deed of Trust
 NOTE: RECORDED Deed Of Trust with recorded HOC Occupancy Addendum and Addendum to DOT along with Final Title Policy to be sent To U.S. BANK their checklist.
- _____ 8. Final 1003 Loan Application – SIGNED BY BORROWER AND LENDER
- _____ 9. SIGNED *COPY* **CLOSING DISCLOSURE showing ALL liens**
- _____ 10. Copy of PMI Certificate (Conventional)
- _____ 11. Mortgage Insurance Certificate (FHA)
 *if not available at time of submission, Case Query showing UFMIP issued is acceptable.
 Use U.S. BANK'S ID # when electronically insuring the case through FHA Connection

HOC REQUIRED DISCLOSURES AND AFFIDAVITS -

ALL DOCUMENTS MUST BE STAMPED AS CERTIFIED TRUE COPY of ORIGINAL

- _____ 12. **Mortgagor(s)'s Affidavit** - signed at application
 SIGNED AGAIN AND NOTARIZED AT SETTLEMENT.
- _____ 13. **Information Regarding Potential Recapture Tax** – signed by all
 AT SETTLEMENT. (Current Edition) - 6 page document. Required for **ALL LOANS**
- _____ 14. **Seller's Affidavit** – signed at or before application by SELLER
 SIGNED AGAIN AND NOTARIZED AT SETTLEMENT.
- _____ 15. **Certificate Of Mortgagor** – signed at application
 SIGNED AGAIN AND NOTARIZED AT SETTLEMENT
- _____ 16. **Occupancy Addendum** – **BORROWER SIGNS AT SETTLEMENT AND NOTARIZED**
- _____ 17. **Addendum to the Deed of Trust** – **BORROWER SIGNS AT SETTLEMENT**
- _____ 18. **Participant's Affidavit for Lender** – **(LENDER document)** completed, signed and notarized

PURCHASE ASSISTANCE, if applicable - CLOSING DOCS SENT TO SETTLEMENT BY HOC

First Trust Lender sends to U.S. Bank with the U.S. Bank Loan Delivery Checklist:

- 1) Purchase Assistance Note and Purchase Assistance Disclosure - ORIGINAL and 1 COPY
- 2) Purchase Assistance DOT – 1 copy // **ORIGINAL to follow to HOC after recordation**
- 3) Legally Enforceable Obligation and Award Letter (signed at settlement by Borrower)