

MARYLAND MORTGAGE PROGRAM (MMP)

"QUICK CLOSE" POST- CLOSING COMPLIANCE AND PURCHASE CHECKLIST

PLEASE PRINT LEGIBLY OR TYPE - ALL APPLICABLE BLANKS MUST BE COMPLETED

Submit in a legal size file folder [with "Quick Close" printed on the front of the folder and the name(s) of the borrower(s) - last name first, then first name - and the reservation number on the tab] to:

CDA/Single Family Housing
Post-Closing Compliance
100 Community Place, Room 4.300
Crownsville, MD 21032

FOR CDA USE ONLY
Date Purchased \_\_\_/\_\_\_/20\_\_\_
CDA Loan # \_\_\_ - \_\_\_ - \_\_\_
CDA Purchaser \_\_\_\_\_
CDA U/W \_\_\_\_\_

MMP Reservation No.: WH \_\_\_ - \_\_\_ - \_\_\_ Lender No: \_\_\_\_\_
(Lender no.) (Sequential loan #)

MERS Min # \_\_\_\_\_

Borrower: Last Name First Name Credit Score
Co-Borrower: Last Name First Name Credit Score

Manner in which title will be held (circle one): Sole Owner | Joint Tenancy | Tenants by the Entirety

Property Address: Street Address City MD Zip Code

County: Census Tract No.: Targeted Area: Yes \_\_\_ No \_\_\_ PFA ID \_\_\_\_\_

Underwriting Type (circle one): DU | LP | CLUES | Manual Underwriting Approval Decision: \_\_\_\_\_

AUS ID #: \_\_\_\_\_

Loan Type (circle one): FHA | VA | RHS | CONVENTIONAL UNINSURED (LTV 80% or less)

Term: 30 years Points: \_\_\_ Interest Rate: \_\_. \_\_\_ %

Purchase Price: \$ \_\_\_ Loan Amt: \$ \_\_\_ Acquisition Cost: \$ \_\_\_

Estate will be held in (circle one): Fee Simple | Leasehold Annual Ground Rent: \$ \_\_\_\_\_

DSELP/PARTNER MATCH PROGRAM
IF APPLICABLE, THIS INFORMATION MUST BE COMPLETED:

DSELP/PARTNER MATCH PROGRAM Reservation No.: XTT - \_\_\_ - \_\_\_
(Lender no.) (Sequential loan #)

- 1. DSELP Only \$\_\_\_, \_\_\_
2. HK4E \$\_\_\_, \_\_\_ Name of employer: \_\_\_\_\_
3. SK4E \$\_\_\_, \_\_\_ (If Applicable)
4. BDIP \$\_\_\_, \_\_\_ Name of Builder/Developer: \_\_\_\_\_
5. CPIP \$\_\_\_, \_\_\_ Name of Community Partner: \_\_\_\_\_

\$\_\_\_, \_\_\_ Total Loan Amount of Second Mortgage (this amount to listed on DSELP Application & Affidavit)

Lender Name: Federal Express/UPS No.: (MUST BE COMPLETED)
(circle one)

Person Submitting: \_\_\_\_\_

Direct Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_, Ext.: \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

E-mail address: \_\_\_\_\_ (MUST BE COMPLETED)

<b><u>DSEL/PARTNER MATCH PROGRAM DOCUMENTS,</u></b> <b>IF APPLICABLE,</b> <b>TO BE FASTENED TO THE <u>LEFT-HAND SIDE</u></b>		LENDER √, if OK/in File or "N/A", if not applicable	FOR CDA/SFH USE ONLY
1.	DSEL/Partner Match Program – Borrower’s Application and Affidavit		
2.	HK4E Verification of Partner Contribution form		
<b>OR</b>			
	State of MD Borrower Paystub (State of Maryland Employees Only in lieu of HK4E Verification of Partner Contribution form)		
3.	SK4E – PFA Verification		
4.	SK4E – Driving Directions		
5.	BDIP Verification of Partner Contribution Form		
6.	CPIP Verification of Partner Contribution Form		
7.	DSEL/Partner Match Program - Commitment Letter		
8.	DSEL/Partner Match Program - Closing Instructions		
9.	DSEL/Partner Match Program - Deed of Trust Note (ORIGINAL)		
10.	DSEL/Partner Match Program - Deed of Trust (DOT)		
<b><u>MMP DOCUMENTS</u></b> <b>TO BE FASTENED TO THE <u>RIGHT-HAND SIDE</u></b>			
1.	QUICK CLOSE POST-CLOSING COMPLIANCE AND PURCHASE REVIEW CHECKLIST		
2.	CDA Underwriting Review Worksheet (FOR CDA USE ONLY)		
3.	Copies of all Attachment R’s approved for this loan (email approval from CDA)		
4.	Copy of Principal Curtailment Check		
5.	MORTGAGE INSURANCE/GUARANTEE		
	<b>A. FHA</b>		
	FHA Loan Insurance Application (Printed from FHA Connection)		
	FHA Connection – CAIVRS Authorization		
	Copy of fully executed 92900A HUD Addendum Uniform Residential Loan Application		
	92900LT FHA Loan Underwriting Transmittal Summary		
	If approved by automated underwriting- include copies of the Automated Underwriting Worksheets		
	FHA Connection Case Query Results showing UpFront MIP Paid and indicates that insurance is active and or Case # is not cancelled		
	FHA Connection Case Detail Result – showing paid monthly applicable Mortgage Insurance Premium		
	Evidence of borrower(s) Social Security #		
	<b>B. VA</b>		
	VA 26-0286 Loan Summary Sheet		
	Copy of fully executed VA-26-1820 Report and Certification of Loan Disbursement		
	VA 26-1802a VA Addendum Uniform Residential Loan Application		
	Final VA 26-6393 Loan Analysis Worksheet		
	If approved by automated underwriting, copies of the Automated Underwriting Worksheets are included		
	<b>C. RHS</b>		
	Completed Fannie Mae Form 1008		
	Complete, approved RHS conditional Commitment for Single Family Housing Loan Guarantee signed and certified by Lender Mandatory RHS Forms:		
	RD 1980-17		
	RD 1980-18		
	RD 1980-19		
	RD 1980-21		
	Final GUS Findings		
	Copy of the check made out to Rural Development in the amount of the Guarantee Fee as proof of payment.		

6.	If new construction, Lender must provide a Certificate of Occupancy		
7.	TERMITE (WOOD DESTROYING INSECT) CERTIFICATE		
	Documentation - Termite Treatment/Repairs		
8.	WELL CERTIFICATION		
	Documentation - Well Repairs		
9.	SEPTIC CERTIFICATION		
	Documentation - Septic Repairs		
10.	PAYMENT HISTORY		
11.	DEED OF TRUST NOTE ( <u>ORIGINAL</u> )		
12.	SECONDARY FINANCING/GRANTS DOCUMENTS		
13.	WARRANTY DEED- Certified True Copy		
14.	Provide MIN Summary Sheet (MERS: Proof MIN was registered on MERS system)		
15.	DEED OF TRUST (DOT) Certified true copy		
	CONDO Rider		
	PUD Rider		
	Tax Exempt Financing Rider		
	Licensee Information or Affidavit File in Accordance with Real Property Article §3-104.1, Annotated Code of Maryland		
16.	ALTA SHORT FORM		
	<u>OR</u>		
	TITLE BINDER/ POLICY		
	4.1 Condo Endorsement		
	5.1 PUD Endorsement		
	8.1 Environmental Endorsement		
	GAP Insurance		
17.	PROPERTY SURVEY		
18.	HUD-1 SETTLEMENT SHEET		
	Addendum to HUD-1 Settlement Statement		
19.	Initial Escrow Disclosure Statement		
20.	FHA Addendum to HUD-1		
21.	First Payment Letter		
22.	Form W-9 Request for Taxpayer Identification Number and Certification		
23.	Truth in Lending Disclosure Statement [ <b>Final</b> ]		
24.	PROOF OF SALE OF REAL PROPERTY OR PREVIOUS RESIDENCE		
	Settlement sheet or Deed showing transfer		
	Proceeds from sale accounted for in liquid assets		
25.	BUYER'S CONFIRMING AFFIDAVIT		
26.	NOTICE TO BORROWER FOR CALCULATION OF POTENTIAL RECAPTURE TAX		
27.	SELLER'S CONFIRMING AFFIDAVIT		
28.	HAZARD INSURANCE POLICY		
	"WALLS-IN" (HO-6) INSURANCE POLICY ON CONDO UNIT		
	Paid receipt on insurance company's letterhead		
29.	FLOOD CERTIFICATION		
	Paid receipt on insurance company's letterhead		
30.	FINAL - LOAN APPLICATION (1003)		
32.	Tri-Merge Credit Report – all pages		
33.	Verification of Rent (VOR)		
34.	Current Real Estate Tax Bill		

35.	<b>LOAN APPLICATION</b>		
	Initial 1003 (typically handwritten). signed and dated		
36.	<b>INCOME DOCUMENTATION</b> - Docs for <u>all</u> jobs (include part time and full time) and household members over 18 not attending school full time		
	• Written VOE <b>OR</b>		
	• Verbal VOE		
	• One month's paystubs		
	• Previous 2 Years W-2's		
	Child support or Alimony		
	Other Income:		
	Federal Income Tax Returns Requirements Per Automated Underwriting System /Manual Underwriting		
	<b>OR</b>		
	Previous 2 years' Federal Income Tax Returns for self-employed borrowers		
	YTD Profit and Loss Statements		
37.	<b>3 YEARS' FEDERAL INCOME TAX RETURNS</b>		
	<b>OR</b>		
	Copy of DD-214 for Veteran borrowers		
38.	Affidavit In Lieu of Current Year's Tax Returns - Attach J		
39.	Affidavit Regarding Not Being Required to File Tax Return(s) – Attach S		
40.	IRS Form 4506T		
41.	Income Eligibility Worksheet and Lender Certification -Attach D		
42.	<b>ASSET DOCUMENTATION</b>		
	VODs for all liquid asset accounts of each borrower		
	<b>OR</b>		
	<b>One</b> month's most recent bank statements SOURCE OF ALL FUNDS IN PURCHASE TRANSACTION.		
	Gift Letter (If Applicable)		
	Other Asset Documentation:		
43.	Asset Test Worksheet - Attach F		
44.	Additional Buyer's Affidavit Relating to Business Use - Attach N		
45.	BUYER'S AFFIDAVIT for <i>Tax-Exempt Bond Loans Only</i>		
	BUYER'S AFFIDAVIT for <i>Veterans Only</i>		
46.	Certificate of Pregnancy – Attach T		
47.	Separation Affidavit - Attach A		
48.	SUPPLEMENTAL BUYER'S AFFIDAVIT ( <u>For loans with financed insurance/guarantee fee only</u> )		
49.	NOTICE TO BORROWERS		
50.	SELLER'S AFFIDAVIT		
51.	CONTRACT OF SALE		
52.	Amendatory Clause with Sales Contract (FHA loans)		
53.	Approved FHA Condo		
	FHA-92800.5B Conditional Commitment Direct Endorsement Statement of Appraisal		
	FHA-92051 Compliance Inspection Report		
	FHA-92541 Builders Certification		
	FHA-92544 Builders Warranty of Completion		
54.	VA-LAPP NOTICE TO VALUE conditions		
	VA-Ex. NPMA-33 Qualified Pest Control Treatment		
	VA- Builders Certificate and Guarantee form		
	VA-NPCA-99a/NPCA-99b Subterranean Termite Treatment		
	VA-"Not Inspected" Acknowledgement		

	VA-CABO		
	VA-Lead/Water Distribution System Form		
	VA 26-1859 Warranty of Completion of Construction		
55.	Appraisal or Certificate of Reasonable Value (CRV) for VA Guaranteed Loans		
56.	Certificate of Completion		
57.	Home Inspection		
58.	Home Buyer Education		
	Counseling Certificate		
	Lender Certificate of Completion - Attach C		
59.	INSURER/GUARANTOR DISCLOSURES		
	<b>A. FHA</b>		
	92900B Important Notice to Homebuyers		
	Informed Consumer Choice Disclosure		
	FHA Assumption Policy		
	<b>B. VA</b>		
	VA Form 26-8320 Certificate of Eligibility for Loan Guaranty Benefit		
	VA Form 26-1880 Request for Eligibility		
	VA Form 26-8812 Equal Opportunity Lender Certification		
	Nearest Living Relative		
	VA Form 26-8937 Verification of VA Benefits		
	Veteran must certify that he/she intends to personally occupy the property as his/her home		
60.	RESPA DISCLOSURES		
	Good Faith Estimate		
	Servicing Disclosure Statement		
	Truth-in-Lending Disclosure Statement <b>[Initial]</b>		
	Affiliated Business Arrangement		

PLEASE MAKE SURE YOU INCLUDE ALL PAGES OF THE CHECKLIST IN THE FILE. THANK YOU.



-----DO NOT WRITE BELOW--CDA/SFH USE ONLY-----

Initial Submission Date: \_\_\_\_\_ Reviewed By CDA UW: \_\_\_\_\_

Approved: \_\_\_\_\_ Rejected: \_\_\_\_\_ Date: \_\_\_\_\_

Purchase Rejection Appeal Received By: \_\_\_\_\_ Date: \_\_\_\_\_

Appeals Committee Decision: \_\_\_\_\_

Funds rejected because:

\_\_\_\_\_

Date: \_\_\_\_\_ By: \_\_\_\_\_

Additional Notes:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_