



MISSISSIPPI HOME CORPORATION

BOND PROGRAM CHECKLIST

Forms in blue are MHC required forms.

E-Signatures are acceptable on all the forms except the Mortgage Note & Deed of Trust

Mortgagor: «MortgagorName»

MRB Reservation Number: «LoanNumber»

RESERVATION PACKAGE

MHC must receive the uploaded Reservation package documents within 10 calendar days of receiving the reservation confirmation.

- Reservation Confirmation
- Copy of Executed Sales Contract or HUD Property Disp. Form 9548 or VA Res. Purchase/Sale Agreement Form VRM SC
- Copy of Complete Executed Loan Application
- Executed Potential Recapture Tax Form
- Notice to Borrower – Second Mortgage
- Copy of Homebuyer Education Certificate

COMPLIANCE PACKAGE

MHC requires 3 business days for compliance review. An email will be sent to confirm the Conditional Commitment approval or to provide a list of conditions.

- Copy of Driver's license(s) or State of MS Identification Card
- FHA Transmittal or VA Loan Analysis or Fannie Mae 1008
- Verification of Employment(s) and pay stub(s) (All Applicable Household Members)
- MHC Income Calculation Worksheet
- Automated Underwriting Findings (DU/DO/LP/FHA Total Scorecard)
- Copy of most recent year's IRS tax transcript or signed copy of 1040 & schedules, if applicable, including any occupants 18 years old and older if not a full-time student. If working with self-employed household occupants, then two (2) years tax transcripts/1040's will be required.
- Copy of Credit Report for all Borrowers
- Copy of Fraud Guard or equivalent Report with Ownership/Occupancy module for all Borrowers
- Executed Borrower Certification (EASY8, TRUSTY10, DPA14)
- Occupancy Statement (SMART6 Only)
- Executed Non-Borrower Statement
- Child Support Statement- MUST INCLUDE SUPPORTING DOCS
- Copy of Appraisal (URAR or Conditional CRV)
- Notification of Change Form
- Mortgage Addendum for Loan Type (Must be recorded with 1st Mortgage DOT)
- Attorney Information Form
- MHC Letter of Explanation Form
- 203(k) Maximum Mortgage Worksheet
- Copy of Preliminary Closing Disclosure (HAT Only)

PURCHASE CERTIFICATION (PC) PACKAGE UPLOAD ONLINE (Due 5 days post-closing)

- Executed Borrower Affidavit with MHC RES #
- Copy of Final Executed Closing Disclosures (1st & 2nd Mortgage, including seller CD)
- Copy of Recorded 2nd Mortgage Deed of Trust
- Lender Wiring Instructions (Excluding Trusty10)
- ACH Authorization Agreement (Trusty10 Only)
- Copy of Executed Second Mortgage Note

SECOND MORTGAGE FINAL DOCUMENTS (Due 60 days post-closing)

Must be mailed to MHC ATTN: Single Family, 735 Riverside Drive, Jackson, MS 39202

- Original Executed Second Mortgage Note (Must be Wet Signature in Blue Ink)
- Original Executed Recorded Second Mortgage Deed of Trust (Must be Wet Signature in Blue Ink)

Upon receipt of the Purchase Certification Package, MHC will update the loan status to Purchase Certification (PC) & reimburse the downpayment funds to the Lender within 2-business days after the loan status change. Once updated to a PC status, lender must print the PC/PA & deliver it with the first mortgage loan to the MRB Servicer.

Revised 11/2024