



## HAT PROGRAM CHECKLIST

HAT Reservation Number: \_\_\_\_\_

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

**RESERVATION PACKAGE** : Due 10 calendar days from date of reservation.

- \_\_\_\_\_ 1. Reservation Form (HAT 001)
- \_\_\_\_\_ 2. HAT Checklist (HAT 002)
- \_\_\_\_\_ 3. Copy of Executed Sales Contract
- \_\_\_\_\_ 4. Copy of Executed Loan Application
- \_\_\_\_\_ 5. Copy of Teachers Employment Contract
- \_\_\_\_\_ 6. Copy of Homebuyer Education Certificate

CONDITIONS: \_\_\_\_\_

**COMPLIANCE PACKAGE** : New/Existing due 45 days and loans under Construction 120 days from date of reservation

- \_\_\_\_\_ 1. HAT Checklist (HAT 002)
- \_\_\_\_\_ 2. Original HAT Application (HAT 003 – \*Must be mailed to MHC with Lender’s Wet Signature)
- \_\_\_\_\_ 3. FHA Transmittal or VA Loan Analysis or Uniform Underwriting and Transmittal Summary (Form 1008)
- \_\_\_\_\_ 4. Copy of Loan Estimate
- \_\_\_\_\_ 5. Verification of Employment (VOE)
- \_\_\_\_\_ 6. Verification of Deposit (VOD) or Most Current Bank Statement
- \_\_\_\_\_ 7. Original Executed MS Employer-Assisted Housing Teacher Program Loan Agreement (\*Must be mailed to MHC).  
(Only executed by Teacher & Approved School District Official or Board Member. It is NOT executed by Dept. of Ed. until after the loan closes. MHC sends to DOE.)
- \_\_\_\_\_ 8. Copy of Appraisal (URAR)
- \_\_\_\_\_ 9. Copy of the Preliminary Closing Disclosure
- \_\_\_\_\_ 10. Attorney Information Form (HAT 004) & Wiring Instructions
- \_\_\_\_\_ 11. Notification of Change Form (HAT 005), if applicable

CONDITIONS: \_\_\_\_\_

**POST CLOSING PACKAGE** : Due 15 days from the date of closing.

- \_\_\_\_\_ 1. HAT Checklist (HAT 002)
- \_\_\_\_\_ 2. Copy of Executed First Mortgage Note
- \_\_\_\_\_ 3. Copy of Executed First Mortgage Deed of Trust
- \_\_\_\_\_ 4. Copy of Final Executed Closing Disclosures (Buyer & Seller)

CONDITIONS: \_\_\_\_\_

ALL CLOSING DOCUMENTS MUST BE RECEIVED WITHIN 15 DAYS OF CLOSING OR THE LENDER WILL BE CHARGED A PENALTY OF \$50.00 EVERY THIRTY- (30) DAYS AND/OR BE SUSPENDED FROM ALL MHC PROGRAMS.

\*MS Home Corporation, Attn: Single-Family, 735 Riverside Drive, Jackson, MS 39202