

CLOSED LOAN SUBMISSION CHECKLIST



OA Name: _____
Contact Person: _____
Phone : (_____) _____
Email: _____

THDA Loan #: _____
Primary Borrower: _____
Date Loan Closed: _____

Please upload package to: **THELMA.THDA.ORG**

In each space below, enter check (X) for items enclosed, or enter "TF" (to follow), or "NA" (not applicable). Assemble package in order listed. All items except those with an asterisk (*) must be in package at initial delivery (which must be within 10 days of the date loan closed).

- ___ Request for Loan Purchase with Acknowledgement and Certification (emailed to OA with Commitment)
- ___ Power of Attorney, Original and Recorded, if applicable
- ___ Initial Escrow Account Disclosure
- ___ Executed Enforceable Obligation Letter (FHA only) (emailed to OA with Commitment)
- ___ Original Note, Endorsed to THDA
- ___ Original Second Mortgage Note, Endorsed to THDA
- ___ *Recorded Deed of Trust and **Rider(s)**, Copy of Unrecorded with Closing Package
- ___ Recorded Second Mortgage Deed of Trust, if applicable; Copy of Unrecorded with Closing Package
- ___ *Recorded Affidavit of Affixation (Manufactured Homes)
- ___ *Evidence MERS Transfer to be Completed for First and Second Loans
- ___ *Title Insurance Policy with THDA Named as Insured
- ___ Executed Warranty Deed (Certified Copy of Recorded Warranty Deed if Manufactured Home)
- ___ Signed Closing Disclosure, Evidence Borrower Received 3 Business Days Prior to Consummation
- ___ Signed Closing Disclosure for Second Mortgage, Evidence Borrower Received 3 Business Days Prior to Consummation
- ___ Final Executed URLA and 92900A, Signed by Borrower and Loan Officer
- ___ Hazard Insurance Policy Declarations Page or Certificate of Insurance with THDA as Named Insured, Maximum Deductible of \$2500 or 1% of Loan Amount
- ___ Life of Loan Flood Hazard Determination
- ___ Notice to Borrower in Special Flood Hazard Area, if applicable
- ___ Flood Insurance Application with THDA as Named Insured and Copy of Premium Check (if applicable)
- ___ Address Certification (if applicable)
- ___ Name Affidavit
- ___ Copy of Clear Termite Letter (if applicable) or Soil Treatment Certificate (New Construction)
- ___ All Applicable New Construction Documents per Loan Type (Builder's Certificate Form 92541, Builder's Warranty Form 92544, Certificate of Occupancy, and Building Permit)
- ___ Escrow Agreement for Repairs or Completion of Construction (if applicable)
- ___ THDA Commitment Conditions Satisfied
- ___ IRS Form 4506-C
- ___ Final Inspection, if applicable
- ___ Verbal Verification of Employment within 10 Days of note date
- ___ Hello/Goodbye Letter – Notice of Transfer of Servicing for First Mortgage
- ___ Hello/Goodbye Letter – Notice of Transfer of Servicing for Second Mortgage
- ___ Copy of MIC
 - ___ Lender Query from FHA Connection Reflecting THDA as the Holder
 - ___ Evidence Upfront Premium Has Been Paid
- ___ Copy of VA LGC (VA Loan)
- ___ Copy of RECD 1980-17(USDA Loan)
 - ___ Copy of Completed USDA/RD 1980-11 and 1980-18 (Conditional Commitment)
- ___ **PRIOR TO PURCHASE** -- Original Certificate of Title or Original Manufactured Certificate of Origin (Manufactured Home) if not included in Underwriting Submission Package

FINAL MANDATORY DELIVERY DATE FOR ALL ITEMS:

Closing Date + 120 days = _____, ____.