



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:

POST CLOSING SUBMISSION - [Borrowers Last Name, First Name] - [Settlement DATE] Separate email w/ password

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

- 1. COPY of the ACH/EHPAY \$225 fee transmittal
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"
5. COVID-19 BORROWER ATTESTATION - settlement as of 5-13-2020

FIRST TRUST DOCUMENTATION

- 6. Copy of Note (ENDORSED TO U.S. BANK NATIONAL ASSOCIATION)
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
9. SIGNED *COPY* CLOSING DISCLOSURE showing ALL liens
10. Copy of PMI Certificate (Conventional)
11. Mortgage Insurance Certificate (FHA)
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)