Closing Checklist
Documents for Closer to send to Closing for Georgia Dream 1st and 2nd Mortgage Loans (excludes Peach Advantage)

This checklist includes only the items that are unique to the Georgia Dream First and/or Second Mortgage Loans; closers must also send usual loan documents to closing.

MORTGAGE MAY NOT BE REGISTERED WITH MERS

First Mortgage Loans:

FHA Loan:

☐	1.	FHA Note
☐	2.	FHA Deed to Secure Debt* **MORTGAGE MAY NOT BE REGISTERED WITH MERS**
☐	3.	Form SF-40 - "Tax-Exempt Financing Rider"* (Not required on Peach Advantage or Peach Plus)
☐	4.	Form SF-46 - "Mortgagor's Closing Affidavit"
☐	5.	Form SF-50 - "Notice to Purchaser of Potential Recapture Tax"
☐	6.	Form SF-61 – Pgs. 1-2 “Notice of Assignment, Sale or Transfer of Servicing Rights
☐	7.	Form SF-101 – “Tax Record Information Sheet”
☐	8.	Final signed 1003 and HUD Addendum by lender and borrower(s)
☐	9.	Manufactured home new construction only, GA Dept of Revenue form T-234, Manufactured Home Certificate of Permanent Location (if applicable)

VA Loan:

☐	1.	VA Note
☐	2.	VA Deed to Secure Debt*
☐	3.	Form SF-40- "Tax-Exempt Financing Rider"* (Not required on Peach Advantage or Peach Plus)
☐	4.	Form SF-46 - "Mortgagor's Closing Affidavit"
☐	5.	Form SF-50 - "Notice to Purchaser of Potential Recapture Tax"
☐	6.	Form SF-61 – Pgs. 1-2 “Notice of Assignment, Sale or Transfer of Servicing Rights
☐	7.	Form SF-101 – “Tax Record Information Sheet”
☐	8.	Final signed 1003 and HUD Addendum by lender and borrower(s)
☐	9.	Manufactured home new construction only, GA Dept of Revenue form T-234, Manufactured Home Certificate of Permanent Location (if applicable)

Conventional or USDA/RD Loan:

☐	1.	FNMA or FHLMC Note
☐	2	FNMA or FHLMC Deed to Secure Debt*
☐	3	Form SF-40 "Tax-Exempt Financing Rider"* (Not required on Peach Advantage or Peach Plus)
☐	4.	Form SF-46 - "Mortgagor's Closing Affidavit"
☐	5.	Form SF-50 - "Notice to Purchaser of Potential Recapture Tax"
☐	6.	Form SF-61 – Pgs. 1-2 “Notice of Assignment, Sale or Transfer of Servicing Rights
☐	7.	Form SF-101 – “Tax Record Information Sheet”
☐	8.	Final signed 1003 and HUD Addendum by lender and borrower(s)
☐	9.	Manufactured home new construction only, GA Dept of Revenue form T-234, Manufactured Home Certificate of Permanent Location (if applicable)

Georgia Dream Second Mortgage Loans :

☐	1.	Form SF-81 - “Down Payment Acknowledgment Form”
☐	2.	Form SF-82 - "Georgia Dream Second Mortgage Note", or
☐	3.	Form SF-84 - "Georgia Dream Second Mortgage Subordinate Security Deed"**

* **These documents must be recorded.**
** **This document must be recorded after the First Mortgage Deed.**