# Closing Checklist Documents to send to Closing for Georgia Dream 1st and 2nd Mortgage Loans

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"*
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.	Final signed 1003 and HUD Addendum by lender and borrower(s)

#### VA Loan:

1.	VA Note
2.	VA Deed to Secure Debt*
3.	Form SF-40- "Tax-Exempt Financing Rider"*
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.	Final signed 1003 by lender and borrower(s)

#### 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"*
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.	Final signed 1003 by lender and borrower(s)

## **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"** and
4.	Final signed 1003 by lender and borrower(s)

<sup>\*</sup> These documents must be recorded.

<sup>\*\*</sup> This document must be recorded after the First Mortgage Deed.