Purchase Package Checklist

(Use for Georgia Dream First and Georgia Dream Second Mortgage and excludes Peach Advantage)

Loans Reserved ON/BEFORE July 7, 2026: Upload a Copy Package within Lender Online to EDOCS in Final Document Loan file and Do Not Forget to Click Submit.

Loans Reserved ON/AFTER July 8, 2026: Upload a Copy Package within TPO Connect

ORIGINAL WET INK SIGNED NOTES ARE THE ONLY ORIGINAL DOCUMENTS NEEDED AND MAIL TO:
LOAN FUNDING DEPT.
GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS
60 EXECUTIVE PARK SOUTH, N.E.
ATLANTA, GEORGIA 30329-2231

☐	1.	Signed "Loan Funding Profile", (Form SF-30)
☐	2.	Any documents required to clear conditions in the Underwriting Approval letter for the First and Second Mortgage Loans.
☐	3.	Original executed First Mortgage Note endorsed to "Georgia Housing and Finance Authority", signed by Authorized Officer and Lender. **Mail original to our office**
☐	4.	Original executed "**Georgia Dream Second Mortgage Note**", (Form SF-82) endorsed to "**Georgia Housing and Finance Authority**", signed by Authorized Officer and Lender **Mail original to our office.**
☐	5.	Final Signed URLA 1003 Loan application executed by borrower(s) and lender's loan officer/representative
☐	6.	Closing Disclosure. Please include **ONLY** the **FINAL** executed closing disclosure only. Preliminary Closing Disclosures must **NOT** be included.
☐	7.	**If FHA Loan:** "Direct Endorsement Approval for a HUD/FHA-Insured Mortgage": FHA form 92900a (page1 through 4) signed by borrower and lender
☐	8.	**If VA Loan:** "VA Loan Analysis", VA Form 26-6393 or "Certificate of Commitment for VA Home Loan Guaranty", VA Form 26-1866a
☐	9.	Copy of signed and dated Security Deed with "Waiver of Borrower's Rights and Closing Attorney's Affidavit", PUD or Condo Rider, if applicable **(MORTGAGE MAY NOT BE REGISTERED WITH MERS and MERS DOCUMENTS MAY NOT BE USED)**
☐	10.	Copy of executed "Tax-Exempt Financing Rider," (Form SF-40). **Not** required on Georgia Dream Peach Plus or Georgia Dream Peach Advantage loans.
☐	11.	**Copy** of the executed "Transfer and Assignment" (Form SF-44A), transferring the mortgage to GHFA signed by an Officer designated to act on behalf of the Corporation and any required Corporate seals. **Original is to be recorded by lender. (MERS DOCUMENTS MAY NOT BE USED)**
☐	12.	Title Insurance Binder/Commitment or Short Form Policy for first mortgage. Add FHA language, lender name and or the Secretary of Housing and Urban Development ISAOA/ATIMA. If Manufactured Home: ALTA 7 endorsement If Manufactured Home: New construction; executed T-234 with certified copy evidencing Georgia Dept of Revenue title cancellation submission
☐	13.	"Mortgagor's Closing Affidavit" (Form SF-46)

☐	14.	"Lender Certification" (Form SF-60)
☐	15.	"Notice to Purchaser of Potential Recapture Tax on Sale of Home",(Form SF-50) **Second Mortgage Amount should be $0.00 if using HHF DPA Funds**
☐	16.	Clear termite letter with attachments, if applicable
☐	17.	HO6 Policy for condos.
☐	18.	Survey, if applicable.
☐	19.	203K Final Inspection signed by Appraiser and Underwriter Final Release Notice 203(k)Draw Request 9746A and interim draws, if needed Mortgagee Letter of Completion Rehabilitation Loan Rider FHA connection 203(k) escrow close out screen print reflecting any principal reduction Maximum Base Loan Amount Worksheet w/ HUD Required Repairs FHA Section 220(d) (3) (A) – Urban Renewal FHA Section 234(c)- Condominiums

Georgia Dream Second Mortgage Documents (if applicable)

☐	1.	SF-81 "Down Payment Acknowledgment Form"
☐	2.	Closing Disclosure for the Second Mortgage, if applicable
☐	3.	Copy of signed and dated Security Deed **"Georgia Dream Second Mortgage Subordinate Security Deed"**, (Form SF-84). (**MORTGAGE MAY NOT BE REGISTERED WITH MERS)**
☐	4.	**COPY** of executed **"Transfer & Assignment"**, (Form SF-44B) transferring the Second Mortgage to **GHFA** signed by an Officer designated to act on behalf of the Corporation and any required Corporate seals. **Original is to be recorded by lender. (MERS DOCUMENTS MAY NOT BE USED)**