

## Purchase Package Checklist

(Use for Georgia Dream First and Georgia Dream Second Mortgage)

**Upload Package to EDOCS in Purchase Package Loan file**  
**Don't forget to click SUBMIT**

**MAIL NOTES TO:**  
 LOAN FUNDING DEPT.  
 GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS  
 60 EXECUTIVE PARK SOUTH, N.E.  
 ATLANTA, GEORGIA 30329-2231

<input type="checkbox"/>	1.	Signed "Loan Funding Profile", (Form SF-30)
<input type="checkbox"/>	2.	Any documents required to clear conditions in the Underwriting Approval letter for the First and Second Mortgage Loans.
<input type="checkbox"/>	3.	Copy of Escrow Check. <b>If new construction</b> , annualized escrows established at closing and monthly escrow qualifying payment must be based on no less than 1.25% of the sales price
<input type="checkbox"/>	4.	Original executed First Mortgage Note endorsed to "Georgia Housing and Finance Authority", signed by Authorized Officer and Lender. <b>Mail original to our office</b>
<input type="checkbox"/>	5.	Original executed " <b>Georgia Dream Second Mortgage Note</b> ", (Form SF-82) endorsed to " <b>Georgia Housing and Finance Authority</b> ", signed by Authorized Officer and Lender  <b>Mail original to our office.</b>
<input type="checkbox"/>	6.	Closing Disclosure. Please include <b>ONLY</b> the final executed closing disclosure only. Preliminary Closing Disclosures must <b>NOT</b> be included.
<input type="checkbox"/>	7.	<b>If FHA Loan:</b> "Direct Endorsement Approval for a HUD/FHA-Insured Mortgage": FHA form 92900a (page 4) signed by borrower and lender
<input type="checkbox"/>	8.	<b>If VA Loan:</b> "Certificate of Commitment for VA Home Loan Guaranty, "VA Form 26-1866a or VA Loan Analysis, VA Form 26-6393
<input type="checkbox"/>	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 <b>(MORTGAGE MAY NOT BE REGISTERED WITH MERS and MERS DOCUMENTS MAY NOT BE USED)</b>
<input type="checkbox"/>	10.	Copy of executed "Tax-Exempt Financing Rider," (Form SF-40) for all loans.
<input type="checkbox"/>	11.	Original executed "Transfer and Assignment" (Form SF-44), transferring the mortgage to GHFA Signed by an Officer designated to act on behalf of the Corporation and any required Corporate seals.
<input type="checkbox"/>	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
<input type="checkbox"/>	13.	"Mortgagor's Closing Affidavit" (Form SF-46)
<input type="checkbox"/>	14.	"Notice to Purchaser of Potential Recapture Tax on Sale of Home", (Form SF-50) <b>Second Mortgage Amount should be \$0.00 if using HHF DPA Funds</b>

<input type="checkbox"/>	15.	Clear termite letter with attachments, if applicable
<input type="checkbox"/>	16.	HO6 Policy for condos.
<input type="checkbox"/>	17.	Survey, if applicable.
<input type="checkbox"/>	18.	203K Final Inspection signed by Appraiser and Underwriter Final Release Notice 203(k)Draw Request 9746A and interim draws, if needed Mortgage 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)

<input type="checkbox"/>	1.	SF-81 “Down Payment Acknowledgment Form”
<input type="checkbox"/>	2.	Closing Disclosure for the Second Mortgage, if applicable
<input type="checkbox"/>	3.	Copy of signed and dated Security Deed <b>“Georgia Dream Second Mortgage Subordinate Security Deed”</b> , (Form SF-84).  <b>(MORTGAGE MAY NOT BE REGISTERED WITH MERS)</b>
<input type="checkbox"/>	4.	<b>Original “Transfer &amp; Assignment”</b> , (Form SF-44) transferring the Second Mortgage to GHFA