

Purchase Package Checklist

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

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. If new construction , 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. Mail original to our office
<input type="checkbox"/>	5.	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.
<input type="checkbox"/>	6.	Final Signed URLA 1003 Loan application executed by borrower(s) and lender's loan officer/representative
<input type="checkbox"/>	7.	Closing Disclosure. Please include ONLY the FINAL executed closing disclosure only. Preliminary Closing Disclosures must NOT be included.
<input type="checkbox"/>	8.	If FHA Loan: "Direct Endorsement Approval for a HUD/FHA-Insured Mortgage": FHA form 92900a (page 4) signed by borrower and lender
<input type="checkbox"/>	9.	If VA Loan: "Certificate of Commitment for VA Home Loan Guaranty, "VA Form 26-1866a or VA Loan Analysis, VA Form 26-6393
<input type="checkbox"/>	10.	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)
<input type="checkbox"/>	11.	Copy of executed "Tax-Exempt Financing Rider," (Form SF-40). Not required on Georgia Dream Peach Plus or Georgia Dream Peach Select loans.
<input type="checkbox"/>	12.	Copy of the 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. Original is to be recorded by lender. (MERS DOCUMENTS MAY NOT BE USED)
<input type="checkbox"/>	13.	Title Insurance Binder/Commitment or Short Form Policy for first mortgage. Insured lender must show either lender name or Georgia Housing and Finance Authority ISAOA/ATIMA. If Manufactured Home: ALTA 7 endorsement for existing or ALTA 7.1 for new construction If Manufactured Home: Executed and recorded T-234 with certified copy evidencing Georgia Dept of Revenue title cancellation submission

<input type="checkbox"/>	14.	"Mortgagor's Closing Affidavit" (Form SF-46)
<input type="checkbox"/>	15.	"Lender Certification" (Form SF-60)
<input type="checkbox"/>	16.	"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
<input type="checkbox"/>	17.	Clear termite letter with attachments, if applicable
<input type="checkbox"/>	18.	HO6 Policy for condos.
<input type="checkbox"/>	19.	Survey, if applicable.
<input type="checkbox"/>	20.	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 " Georgia Dream Second Mortgage Subordinate Security Deed ", (Form SF-84). (MORTGAGE MAY NOT BE REGISTERED WITH MERS)
<input type="checkbox"/>	4.	COPY of executed " Transfer & Assignment ", (Form SF-44) 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)