



## HomeOwnership Update

August 7, 2018

### Trailing Documents Reminder

As a reminder, MassHousing does allow for specific missing documents (“trailing documents”) to be sent after funding for both Conventional and FHA loans. Please note, similar to Conventional Loans, we also require the Original MOM Mortgage and any applicable riders or addendums on FHA Loans. Since these trailing documents are not provided to MassHousing at the time of loan purchase, it is even more important for our lenders to follow up and ensure they are delivered to our third-party vendor, MetaSource (Formerly Titan Lenders Corp.) within 90 days of purchase. MassHousing considers trailing documents to include, but not limited to the following:

- **Original MOM mortgage and any applicable riders or addendums (Please see [updated L102](#))**
- Original recorded assignment of mortgage and all original recorded intervening assignments, if any
- Complete copy of final title insurance policy, including proof of payment, and any required waivers, attorney’s opinion, and/or applicable endorsements
- Certified copy of the recorded power of attorney, if any
- Recorded Municipal Lien Certificate “MLC”
- Certificate of Completion or Compliance in conjunction with rehabilitation loans
- All post purchase conditions cited by MetaSource (Formerly Titan Lenders Corp.)
- FHA Mortgage Insurance Certificate

Should you have any questions please contact your relationship manager for assistance.

