

FTHB Conventional		WFA FTHB
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These documents are also required for the WFA FTHB Product

The MassHousing documents below are required on all FTHB loans	Including WFA FTHB
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Documents unique to MassHousing and applicable on all FTHB Program loans:

- B-001-Borrower Affidavit-All FTHB Program loans
- B-003-Uniform Mortgage Rider-To be recorded with the first mortgage
- B-011-Borrower Questionnaire- must be signed
- B-012-Appraisal Borrower Acknowledgment

The following are not required on all files. When these are applicable, they must be reviewed and approved prior to closing:

- Deed rider-Include the MassHousing Approval Email
- Subordinate Financing Documents (other than DPA)- Include the MassHousing Approval Email
- Any Exceptions from MassHousing. -All valid exceptions are in written form

The following list of closing documents is not exhaustive.

- Copy of Note-original to MassHousing
- Copy of MERS Mortgage w/all assignments
- Closing Disclosures-all issued versions
- Initial Escrow Disclosure-2-month cushion required for taxes and property insurance
- Copy of Deed
- Borrower Questionnaire-this does not need to be completed but it does need to be signed
- Final 1003
- Smoke Detector Certificate issued by the FD
- Patriot Act
- MLC/Tax information sheet-complete with next amount due
- Hazard Insurance Binder or Master Policy-unit cert.-with ISAOA/ATIMA
- Flood Certification and Disclosures
- Final Mortgage Application (1003/065)
- 4506-T-all borrowers
- W-9-all borrowers
- Title commitment
- MERS Registration

The following may not be applicable for all files.

Please include when required:

- Flood Binder
- HO-6 Binder
- Initial PMI Disclosure-single family and condos only
- Amortization Schedule
- Survey/Plot plan-or ALTA Title policy
- Condo Approval-Questionnaire and Budget as required
- Certificate of occupancy
- 6D Certificate
- Title V
- Seller POA or evidence of signatory authority
- Name Affidavit
- Deed Rider with preapproval
- Subordinate financing documents for non-DPA loans-with preapproval
- Exceptions granted by MassHousing

Origination Documents

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| <ul style="list-style-type: none"> • <u>Loan Estimate -all issued versions w/Changed Circumstance Documents</u> • <u>E-sign consent</u> • <u>Intent to Proceed</u> • <u>DU-Approve Eligible or LPA-Accept-Final status</u> • <u>Successful UCDs FNMA and Freddie</u> • <u>Uniform Underwriting Transmittal 1008/1077</u> • <u>Initial 1003</u> | <ul style="list-style-type: none"> • <u>Appraisal with AIR disclosure</u> • <u>UCDP- Fannie Mae and Freddie Mac</u> • <u>Condo Approval</u> • <u>Signed Purchase and Sale</u> • <u>Credit Report-associated with AUS</u> • <u>Tax Transcripts for previous 3 years-all borrowers</u> • <u>B-001 Borrower's Affidavit</u> |
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Cont. next pg.

Document Requirements and Instructions*

FTHB Conventional

WFA FTHB

These documents are also required for the WFA FTHB Product

- Homebuyer Counseling Certificate (WFA- Must have a Homebuyer Certificate from a MH approved Homebuyer Counseling Agency)
 - Income Documents-per AUS
 - Mortgage Insurance Certificate from MIF
 - Landlord Counseling Certificate (2-4 family properties)
 - Home Ownership Counseling Disclosure
 - Asset Documentation-Per AUS
- Origination Documents Continued**

Down Payment Assistance Second Mortgage

- B-005DPA MassHousing Second Mortgage Down Payment Assistance Mortgage (FTHB and WFA)
- B-006DPA-MassHousing FTHB, MHM and OWH Second Mortgage Down Payment Assistance Note @ 2% or
- B-007DPA-MassHousing *WFA FTFB Second Mortgage Down Payment Assistance Note @1%
- DPA Closing Disclosure-all issued versions
- DPA Loan Estimate-all issued versions
- MERS Registration

Loans with Rehab

- Rehab loans must also include B-004 Rehab Uniform Mtg. Rider
- Copy of Bid/contract
- Certificate of Completion Form 1004D-90 day Trailing Document

***FTHB FHA IS TEMPORARILY SUSPENDED FOR THIS PRODUCT (4/7/2020)**

MassHousing must still receive the Original Promissory Note and MetaSource must still receive the Original MOM Mortgage and any applicable riders or addendums. All remaining documentation may be uploaded to MetaSource in an imaged format.

Acceptable Image Types include single-page TIF and multi-page TIF. Additionally, a single-page PDF and multi-page PDF are acceptable with a minimum PPI (Pixels Per Inch) of 200, however 300 is preferred.