

Document Submission Matrix

Checklist Reminder for NCHFA Programs

	NC Home Advantage	NC Home Advantage	Mortgage Credit Certificate
<i>Required Documents</i>	No DPA; 3% DPA; 5% DPA	\$15,000 DPA Program ¹	MCC Program ¹
<i>Lender Generated Documents Needed - <u>BEFORE</u> Closing:</i>			
1003 (loan amounts must match AUS Findings)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 1008 or FHA Transmittal (Form 92900-LT)		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
AUS Findings (DU on Conventional; LP or DU on FHA/USDA/VA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loan Estimate (1 st Mortgage; loan amounts must match 1003)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
TIL (2 nd Mortgage only)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Pre-Purchase Education Certificate	<input checked="" type="checkbox"/> (if a first-time buyer)	<input checked="" type="checkbox"/>	
YTD Paystub (dated within 45 days)		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
VOEs		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
W2s/1099s for Previous Tax Year Only		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tax Returns (signed) OR Tax Transcripts – Federal Only – Last 3 Years		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<i>NCHFA Documents Needed - <u>BEFORE</u> Closing:</i>			
Form 013 – Seller Affidavit		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 015 – Preliminary Notice to Applicants of Potential Recapture		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 016 – Mortgage Affidavit and Borrower Certification		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 026 – Notice to Borrower	<input checked="" type="checkbox"/> (3% or 5%)	<input checked="" type="checkbox"/>	
Form 500 – Dodd-Frank Certification		<input checked="" type="checkbox"/>	
<i>NCHFA Documents Required - <u>AFTER</u> Closing:</i>			
Form 405 – DPA Deed of Trust	<input checked="" type="checkbox"/>		
Form 406 – DPA Promissory Note	<input checked="" type="checkbox"/>		
Form 505 – \$15,000 DPA Deed of Trust		<input checked="" type="checkbox"/>	
Form 506 – \$15,000 Promissory Note		<input checked="" type="checkbox"/>	
Form 101 – Borrower Closing Affidavit		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 102 – Lender Closing Affidavit		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

¹ All occupants MUST BE first-time home buyers.

Note: Additional forms or documentation may be needed upon full loan review.