Logo

AI-generated content may be incorrect.Logo

Description automatically generatedJUST RATE PROGRAM CHECKLIST  
Forms in blue are MHC required forms.   
E-Signatures are acceptable on all the forms except the Mortgage Note & Deed of Trust

Mortgagor: «MortgagorName» MRB Reservation Number: «LoanNumber»

RESERVATION PACKAGE

*MHC must receive the uploaded Reservation package documents within 10 calendar days of receiving the reservation confirmation.*

Reservation Confirmation

Copy of Executed Sales Contract or HUD Property Disp. Form 9548 or VA Res. Purchase/Sale Agreement Form VRM SC

Copy of Complete Executed Loan Application

Executed Potential Recapture Tax Form

Copy of Homebuyer Education Certificate (*Cannot be more than 1 year old*)

COMPLIANCE PACKAGE

*MHC requires 3 business days for compliance review. An email will be sent to confirm the Conditional Commitment approval or to provide a list of conditions.*

Copy of Driver’s license(s) or State of MS Identification Card (*MHC will request if needed*)

FHA Transmittal or VA Loan Analysis or Fannie Mae 1008

Verification of Employment(s) and pay stub(s) (*All Applicable Household Members*)

MHC Income Calculation Worksheet

Automated Underwriting Findings (*DU/DO/LP/FHA Total Scorecard*)

Copy of most recent year’s IRS tax transcript or signed copy of 1040 & schedules, if applicable, including any occupants 18 years old and older if not a full-time student. If working with self-employed household occupants, then two (2) years tax transcripts/1040’s will be required.

Copy of Credit Report for all Borrowers

Copy of Fraud Guard or equivalent Report with Ownership/Occupancy module for all Borrowers

Executed Borrower Certification

Executed Non-Borrower Statement

Child Support Statement (*MUST INCLUDE SUPPORTING* *DOCS*)

Copy of Appraisal (*URAR or Conditional CRV*)

Notification of Change Form

Mortgage Addendum for Loan Type (*Must be recorded with 1st Mortgage DOT*)

Attorney Information Form

MHC Letter of Explanation Form

Copy of Preliminary Closing Disclosure (*HAT Only*)

Revised 06/2025