JUST 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