

**MISSISSIPPI HOME CORPORATION ("MHC")  
HABITAT FOR HUMANITY LOAN PURCHASE PROGRAM**

**LOAN COMMITMENT CHECKLIST FORM**

HABITAT RESERVATION NUMBER: \_\_\_\_\_

HABITAT AFFILIATE: \_\_\_\_\_

BORROWER (S) NAME: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

LOAN AMOUNT: \$ \_\_\_\_\_

MONTHLY PAYMENT AMOUNT: \$ \_\_\_\_\_

Each Habitat affiliate will be required to send the necessary documents to MHC for loan purchase. Please mark the documents listed below included in your package:

**Commitment Package:**

- \_\_\_\_ 1. Copy of Reservation Form (HAB001)
- \_\_\_\_ 2. Reservation Fee \$50.00
- \_\_\_\_ 3. Original of the first Promissory Note
- \_\_\_\_ 4. Original recorded first Mortgage Deed
- \_\_\_\_ 5. Copy of any riders to the Mortgage Deed
- \_\_\_\_ 6. Original recorded Assignment of Deed of Trust assigning Mortgage to the Corporation
- \_\_\_\_ 7. Copy of the original Closing Statement/HUD1
- \_\_\_\_ 8. Original of Certificate of Title or Title Opinion letter from Attorney
- \_\_\_\_ 9. Copy of the Title Insurance Policy, if available
- \_\_\_\_ 10. Copy of any Second Mortgage documents
- \_\_\_\_ 11. Copy of complete payment history and/or ledgers with current principal balance (history should reflect timely payments for the least 6 months)
- \_\_\_\_ 12. Copy of Hazard/Flood Insurance Policy with correct endorsements
- \_\_\_\_ 13. Copy of the Appraisal, if available or a current picture of the property
- \_\_\_\_ 14. Copy of termite or pest certificate
- \_\_\_\_ 15. Original verbal re-verification of current income and employment on affiliate's letterhead with affiliate signature
- \_\_\_\_ 16. Copy of credit documents the Affiliate used to determine borrower's eligibility (e.g. copy of application, credit report, etc.)
- \_\_\_\_ 17. Approval letter from Affiliate's Board and/or Regional Support Manager authorizing the sale of this loan to MHC and confirming Affiliate is in good standing with Habitat International.
- \_\_\_\_ 18. Habitat Affiliate's latest bank statement reflecting sufficient funds to cover six months of loan payments

When submitting the loan, please place documents in same order as stated above.

Habitat Affiliate Officer: \_\_\_\_\_

Signature                      Date

Typed Name/Position

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

**FOR MHC USE ONLY; REC'D BY: \_\_\_\_\_ DATE \_\_\_\_\_**  
**REC'D: \_\_\_\_\_ RES. PKG. COMPLETE: \_\_\_\_\_**

COMMENTS: \_\_\_\_\_  
\_\_\_\_\_

