

MISSISSIPPI HOME CORPORATION
MORTGAGE CREDIT CERTIFICATE TRANSMITTAL CHECKLIST

MCC Reservation # _____

Borrower:

Co-Borrower:

STEP 1 -- RESERVATION PACKAGE:

- _____ Transmittal Checklist (Exhibit O)
- _____ Original MCC Reservation Form (MCC 000)
- _____ \$300.00 MCC Non-refundable Reservation Fee payable to MHC (No Personal checks)
(No additional charge for DPA, if applicable)
- _____ Copy of executed Loan Application
- _____ Copy of executed Sales Contract
- _____ Original executed Potential Recapture Disclosure Form (Exhibit P)
- _____ Copy of Homebuyer Education Certificate (Fannie Mae Community Homebuyer Products Only)

MHC must receive the reservation package within 3 business days from the reservation date.

Step 2 -- CONDITIONAL COMMITMENT PACKAGE:

- _____ Transmittal Checklist (Exhibit O)
- _____ FHA Transmittal or VA Loan Analysis or Fannie Mae 1008
- _____ Original executed MCC Disclosure (MCC 001)
- _____ Original executed Commitment Application and Affidavit (MCC 002, Parts I and II)
- _____ Federal Tax returns-Previous 3 Yr.'s (Non-Target only, with original signatures) *All applicable Household Members*
- _____ Verification of Employment & current pay stub(s)
- _____ Income Calculation Worksheet (MCC 008)
- _____ Appraisal (URAR & Conditional/CRV)[Conventional Single Family]
- _____ Copy of Deed and Invoice (Manufactured Housing, if applicable)
- _____ Mortgage Credit Certificate Worksheet (MCC 004)
- _____ Original executed DPA Application (DPA 001, if applicable)
- _____ Two (2) current checking/savings statements (*DPA only*)
- _____ Attorney Information Form (MCC 010) & Completed Air Bill (*DPA Only*)
- _____ Notification of Change Form (MCC 009)

MHC must receive the commitment package within 45 business days for new/existing properties or 120 days for construction from date of reservation.

STEP 3 -- CLOSING PACKAGE:

- _____ Original Transmittal Check List (Exhibit O)
- _____ Original executed Mortgage Credit Certificate Program Data Summary (MCC 007)
- _____ Original executed Borrower's Closing Affidavit (MCC 005)
- _____ Original executed Seller Affidavit (MCC 003), Original Executed Seller Affidavit (MCC 003 MH) or
Original Manufactured Home Dealer Affidavit (MCC 003 MH), whichever is applicable
- _____ Original executed Lender's Closing Certificate (MCC 006)
- _____ Copy of executed Note
- _____ Copy of executed Mortgage
- _____ Copy of executed HUD-1
- _____ DPA Original executed Note (if applicable)
- _____ DPA Original recorded Deed of Trust/Rider (if applicable)
- _____ DPA Original executed Truth in Lending (if applicable)
- _____ DPA Original executed Disclosure (if applicable)
- _____ Copy of Homeowners Insurance Declaration Page (only if DPA w/MCC loan)

MHC must receive documents within 30 days from loan closing date.