

## Document Submission Matrix

### Checklist Reminder for NCHFA Programs

	NC Home Advantage	\$15,000 DPA ("Bond" Program)
<b>Required Documents</b>	No DPA & 3% DPA	\$15,000 DPA Program
<b><i>Lender Provided Documents Needed - <u>BEFORE</u> Closing:</i></b>		
1003 (loan amounts must match AUS Findings)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
URAR – Appraisal – All Pages (color, PDF)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 08 Underwriter Certification		<input checked="" type="checkbox"/>
AUS Findings (must match 1003 data/loan amounts)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loan Estimate (1 <sup>st</sup> Lien; loan amounts must match 1003)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loan Estimate for DPA 2 <sup>nd</sup> (use LE generated from your LOS system)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pre-Purchase Education Certificate *if a first-time home buyer)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
YTD Paystub (dated within 45 days)		<input checked="" type="checkbox"/>
VOEs / VoRs (Rent-free borrowers)		<input checked="" type="checkbox"/>
Credit Report for All Occupying Borrowers/Mortgagors		<input checked="" type="checkbox"/>
W2s/1099s for Previous Tax Year Only		<input checked="" type="checkbox"/>
Federal Tax Transcripts or Signed Returns - Last 3 Years		<input checked="" type="checkbox"/>
<b><i>NCHFA Documents Needed - <u>BEFORE</u> Closing:</i></b>		
Form 013 – Seller Affidavit		<input checked="" type="checkbox"/>
Form 015 – Preliminary Notice to Applicants of Potential Recapture		<input checked="" type="checkbox"/>
Form 016 – Mortgage Affidavit and Borrower Certification		<input checked="" type="checkbox"/>
Form 026 – Notice to Borrower (if using DPA)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b><i>NCHFA Documents Required - <u>AT</u> Closing:</i></b>		
Closing Disclosure (final, signed at closing)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 405 – DPA Deed of Trust	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 406 – DPA Promissory Note	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Form 101 – Borrower Closing Affidavit		<input checked="" type="checkbox"/>
Form 102 – Lender Closing Affidavit		<input checked="" type="checkbox"/>
General Warranty Deed (Recorded version)	<input checked="" type="checkbox"/> (3%)	<input checked="" type="checkbox"/>
FHA Award Letter (signed; FHA loans only)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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

April 2025