Document Submission Matrix
Checklist Reminder for NCHFA Programs

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

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

August 2026