



Closing Package Checklist

Borrower Name _____ **Loan #** _____

Contact Person _____ **Phone #** _____

Lender Name _____

Email Address _____

Original Notes

Original Note(s)

- **First Mortgage or Easy Close (FNMA/FHLMC form 3250), or Capital Access**
 - Include the original executed **Name Affidavit** for each borrower, if applicable
 - Ensure the Note(s) is properly endorsed "Pay to the order of Wisconsin Housing and Economic Development Authority without recourse", if applicable

All Original Notes to be sent via guaranteed delivery within 10 calendar days of closing:

WHEDA
 Attention: Loan Operations and Capital Markets
 908 E. Main Street, Suite 501
 Madison, WI 53703

*All remaining required documentation must be uploaded via [WHEDA-Connect](#) *
 within 10 calendar days of closing*

First Mortgage

- | | |
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| <ul style="list-style-type: none"> <input type="checkbox"/> Funding Request (Form 7) <input type="checkbox"/> Final Closing Disclosure – all versions <ul style="list-style-type: none"> • Include evidence of borrower’s receipt of Initial Disclosure • Include all versions leading up to the Final Disclosure • Include the Seller’s Closing Disclosure <input type="checkbox"/> Amortization Schedule <input type="checkbox"/> UCD Successful Feedback Certificate <ul style="list-style-type: none"> • including the embedded Buyer’s Closing Disclosure pdf <input type="checkbox"/> Recorded Mortgage, Addenda and Riders (FNMA/FHLMC Form 3050) <ul style="list-style-type: none"> • Upload a certified copy if the original is not available • FHA Loans: <ul style="list-style-type: none"> • must submit a certified true and correct copy with the closing package • WHEDA’s full name to be spelled out <input type="checkbox"/> Recorded Assignment of Mortgage <ul style="list-style-type: none"> • Upload a certified copy if the original is not available • FHA Loans must submit a certified true and correct copy with the closing package <input type="checkbox"/> Mortgagee's Final Title Insurance Policy <ul style="list-style-type: none"> • Long or Short Form • All required endorsements <p>***For FHA: Survey or Plat Map, if applicable</p> <ul style="list-style-type: none"> <input type="checkbox"/> Certificate of Hazard Insurance <ul style="list-style-type: none"> • Include a copy of the paid receipt for the Payment 1st years’ premium or ensure the payment is reflected on the final Closing Disclosure • Mortgagee clause to read: WHEDA, its successors and/or assigns, PO Box 1728, Madison, WI 53701 • Notify the insurance agent of the WHEDA loan number and that there is an escrow account <input type="checkbox"/> Certificate of Flood Insurance, if applicable <ul style="list-style-type: none"> • Include a copy of the paid receipt for the 1st years’ premium or ensure the payment is reflected on the final Closing Disclosure • Mortgagee clause to read: WHEDA, its successors and/or assigns, PO Box 1728, Madison, WI 53701 • Notify the insurance agent of the WHEDA loan number and that there is an escrow account | <ul style="list-style-type: none"> <input type="checkbox"/> Initial Escrow Account Disclosure Statement <ul style="list-style-type: none"> • 1-month escrow cushion is required <input type="checkbox"/> W-9 Form <ul style="list-style-type: none"> • Include a signed and dated form for each borrower <input type="checkbox"/> Life of Loan Flood Determination Certificate <ul style="list-style-type: none"> • evidence of transfer to WHEDA <input type="checkbox"/> Repair Escrow Agreement, if applicable <input type="checkbox"/> FHLMC/FNMA Uniform Residential Loan Application <ul style="list-style-type: none"> • final form signed at closing by all borrowers <input type="checkbox"/> PMI Servicing Transfer Notice <ul style="list-style-type: none"> • Ensure the PMI Certificate has been activated • Ensure WHEDA is named as the insured <input type="checkbox"/> PMI Cancellation Disclosure <input type="checkbox"/> Appraisal Receipt <ul style="list-style-type: none"> • Include evidence the borrower was provided a copy of the appraisal within 3 days of loan closing <input type="checkbox"/> All “At Closing” conditions noted on Approval Certificate (Broker / Mini-Corr Only) <p>** For FHA also include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Final 92900A Loan Application Addendum <ul style="list-style-type: none"> • signed by all borrowers and Loan Officer <input type="checkbox"/> Settlement Certification <ul style="list-style-type: none"> • Include a complete and signed form by the Borrower, Seller (except in the case of a HUD REO sale), and Settlement Agent • Offer to Purchase date must be reflecting in both the Buyer’s and Seller’s sections <input type="checkbox"/> FHA Connection (Correspondent Channel only) <ul style="list-style-type: none"> • Screen print verifying application submission is complete • Screen print verifying servicing transfer • Upfront Mortgage Insurance Premium payment confirmation <input type="checkbox"/> Notice to Homeowner Assumption of HUD/FHA <input type="checkbox"/> Hotel and Transient Use of Property (2-unit properties only) |
|---|---|

Closing Package Checklist

Easy Close DPA, if applicable

Original Note

- Ensure the Note(s) is properly endorsed "Pay to the order of Wisconsin Housing and Economic Development Authority without recourse", if the loan closed in the lender's name.
- Original Note to be sent via guaranteed delivery within 10 calendar days of closing:

WHEDA

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Madison, WI 53703

Recorded Mortgage

- Upload a certified copy if the original is not available

Recorded Assignment of Mortgage, if applicable

- Upload a certified copy if the original is not available

Final Closing Disclosure

- Include evidence of borrower's receipt of Initial Disclosure
- Include all versions leading up to the Final Disclosure

Capital Access DPA, if applicable

Original Note

- All Capital Access loans must be closed on the [WHEDA Capital Access Note](#).
- Original Note to be sent via guaranteed delivery within 10 calendar days of closing:

WHEDA

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Madison, WI 53703

Recorded Mortgage

- Submit a certified copy if the original is not available

Other Down Payment Assistance, as applicable (FHA Broker / Mini-Corr. Only)

Copy of the Mortgage

Copy of the Note

Copy of the Retention Agreement

Refi Advantage, if applicable

Notice of Right to Cancel

Subordination Agreement, if applicable

Payoff Statements (first mortgage and subordinate financing added into the refinanced loan)

Mortgagee's Final Title Insurance Policy (long form is required if there is a subordination agreement)

HomeStyle® Renovation, if applicable

Post-Closing Renovation Contact:

Phone: _____

Email: _____

Fully executed Escrow Agreement

Fully executed Renovation Loan Agreement (Form 39)

WHEDA Closing Instructions signed by Borrower, and Title Company

Renovation Escrow Documentation within 6 months of the closing date

- Renovation Escrow disbursement documentation
- Paid Receipts for all repairs/improvements
- Fully executed Lien Waivers

*If you have not been approved with a WHEDA-Connect username and password, or if you need your password reset, please contact your Delegated Administrator. If you do not know who your Delegated Administrator is, please contact WHEDA at 1-800-334-6873.

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