



# 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

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

**Attention: Loan Operations and Capital Markets**

**908 E. Main Street, Suite 501**

**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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**908 E. Main Street, Suite 501**

**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.

\* HomeStyle is a registered trademarks of Fannie Mae.