

The logo for SC HOUSING features the letters "SC" in blue, followed by a green house icon with a chimney, and the word "HOUSING" in blue. The background includes a light blue cloud in the top left and a faint city skyline in the distance.

SC HOUSING

Mortgage Production



South Carolina Housing Contacts



Partnering
for Stronger
Communities



Mortgage Production

mortgageproduction@schousing.com

- Buyer and Lender product questions
- Lender Online entry/issues



Rate Lock Desk

lockdesk@schousing.com

- Program locks/ registration questions/ issues/ changes to registration before closing/ extensions
- 803.898.2057



Underwriting

Under.writing@postclosing.com

- Eligibility/ COE reviews
- Post Closing



Post Closing

postclosing@schousing.com

- Post Close questions, files status



Final Documents

finaldocs@schousing.com

- Final Recorded Mortgage
- Final Title binders



SCH Main Phone No.

- 803.896.2211

Having Computer Issues???



If the webinar freezes up,
**Refresh your screen or
close out and log back in!**

South Carolina Housing Finance & Development Authority



300-C Outlet Pointe Blvd
Columbia, SC 29210



Our mission is to ensure
that all South Carolinians have
the opportunity to live in safe,
decent, and
affordable housing.

PEOPLE • PLACES • POSSIBILITIES

Post Closing **Loan File Review**



Lender uploads **NEW** file **FOR REVIEW** to through Lender Online portal.



A Coordinator will be notified **OF NEW FILE AVAILABLE FOR REVIEW.**



DO NOT UPLOAD ITEMS NOT reflected ON CHECKLIST.



LOAN will be reviewed for purchase submission.



ALL FILES MUST HAVE SF-020 BOND DELIVERY CHECKLIST AND DOCUMENTS **MUST BE IN STACKING ORDER** TO BE REVIEWED.

No more than 155 +/- documents or file will be suspended.



CONDITIONS TO Lender via Lender Online portal will be issued within **5 days** of receipt. (unless stated otherwise).



Next slide reflects how it will be displayed in Lender Online. You will view your conditions under PDF docs.



VIEWING LOAN STATUS & CONDITIONS

Reservation No. [REDACTED] [Go](#)
12 characters

☐ Reserved by Lender:
☐ Lender Loan No:
☐ Borrower Name/SSN: SSN:
☐ Co-Borrower Name/SSN: SSN: [Go](#)

[Purge Process](#)

Loans ☒ Show Active Loans | ☐ Show Archived Loans Last Updated on Monday, March 2, 2026, at 12:24 PM

Results for Reservation No: [REDACTED] [Reset Search](#) [Page 1 of 1] Page Size: 50 Go Total Records: 1

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User
View Reprint PDF Docs eDocs Delete	[REDACTED]	[REDACTED]	[REDACTED] SAVANNA BRETT ***-**-5748		PURCH PKG REVD	COND. ISSUED	01/07/2026	

You go to **PDF Docs** to see the condition sheet.

You may also see full loan info and status under **Actions/View** tab.

This screen reflects loan as **Conditions Issued** under the **Status** heading. File status is on the right in the middle of the page.



SC Housing Document Endorsement

1



Notes require endorsement from Lender to SCH.
The endorsement or allonge should reflect:

South Carolina State Housing Finance & Development Authority.

2



Note 1 & 2 Endorsements/Allonge are to be signed by the lender
& full documents overnighted to us.

3



DPA Note 2 must be printed from Lender Online to use for close.



POST-CLOSING CONDITIONS

SIMPLE STEPS.
A SMOOTHER PROCESS.

1



Lender to upload conditions to SCH folder thru Lender Online portal.

Condition uploads should be minimal, ideally all at one time.

2



Coordinator will add new condition sheet to Lender Online for review each time conditions are needed.

No new condition sheet will be supplied if file is cleared for purchase.

3



Review will happen within 5 days of upload

(unless longer turn times are posted due to volume).



Please email **for status.**

Late Document Delivery Fee



\$0.125% of Loan Amount



1



Once the file is initially conditioned, the clock starts.

2



Lender is charged after **15 days** lapsed.

3



Same for review of conditions submitted — **15 days**.

4



This happens **every 15 days** or every time a file is reconditioned.

EXAMPLE TIMELINE

1/01



1st review date



1/15



No assessment if received by 1/15

1/16 – 1/30



If not received, charge is assessed of 0.125% of the loan amount (1 time).



1/31



If conditions do not come in until 1/31, you are charged 2 times.

EXAMPLE CALCULATION

\$100,000 loan amount x 0.125% x 2

= \$250
late fee assessed.

Please ensure all requested documents are submitted timely to avoid late fees.

SC Housing Homebuyer Program (BOND)



SF-020

BOND Loan Delivery for Purchase to SC Housing

LESS CONDITIONS WILL BE ISSUED TO LENDER IF THE BELOW IS FOLLOWED.

Most common issued listed.



SC HOUSING DOES NOT ACCEPT ELECTRONIC CLOSINGS.

Must be wet signed / dated by borrower.

1



SC HOUSING
BOND AND DPA
MORTGAGE LOAN
DOCUMENT.

2



SF-020
Whole Loan
Delivery Checklist
(PLEASE PROVIDE
POST CLOSING
CONTACT INFO)

IF NO CONTACT
PROVIDED, SC HOUSING
IS NOT RESPONSIBLE
FOR MISSED
COMMUNICATION.

3



Original
Warranty Deed

**TYPED NAMES
MUST MATCH –**
ON NOTE, MORTGAGE
AND TITLE
COMMITMENT.

AFFIDAVIT IS NECESSARY
ON ALL DEED SUBMISSIONS
IF SALES PRICE IS NOT
CONFIRMED.

NAMES ON DEED MUST
ONLY BE PERSON LISTED
ON LOAN.

4



DPA Original Note
with Allonge or
Endorsement and
DPA Mortgage
w/ MIN #

**TYPED NAME(S)
MUST MATCH
WARRANTY DEED.**

ONLY PERSONS ON LOAN
ARE ALLOWED ON
SECURITY DOCUMENTS.

5



DPA TRID Final
Closing Disclosure

**PROPOSED ESCROW
SECTION MUST MATCH
1ST CD PROPOSED
ESCROW.**

DPA CD WILL STATE
NO TO ESCROW.

6



DPA Award Letter
and Acknowledgment
(FHA Only) and
Recapture Notice
**PROVIDED
WITH COE
(4 Pages) –
WET SIGNED**

**SF-033
Borrower Closing
Affidavit**

**WET SIGNED –
NO EXCEPTION**



A **COMPLETE AND ACCURATE** SUBMISSION HELPS ENSURE A SMOOTHER, FASTER PURCHASE PROCESS.

SC Housing Homebuyer Program (BOND) Post-Closing **Document Requirements**

Continued – Additional Required Documents

FOLLOWING THESE REQUIREMENTS HELPS REDUCE CONDITIONS AND ENSURES A SMOOTHER PURCHASE PROCESS.

ACCURATE
DOCUMENTS.
STRONGER
COMMUNITIES.



7



Recorded Specific POA

for borrower, if applicable.

8



Copy of Mortgage with riders and MIN

(PUD, CONDO, TAX EXEMPT,
VA Loan Assumption Rider, USDA)
& legal description.

**TYPED NAMES MUST MATCH
WARRANTY DEED.**
ANY CHANGES TO MORTGAGE
DOCUMENTS MUST BE RE RECORDED
AT COURT HOUSE AND RE UPLOADED.
CORRECTION AFFIDAVITS ARE NOT
ACCEPTED AND ARE ISSUED ON A
CASE BY CASE EXCEPTION
BY MANAGEMENT.

9



Final TRID Closing Disclosure

WET SIGNED & DATED.

Ensure that closing date is
listed, correct sales price
and mortgage amt, any and
all costs/credits to borrower.
If taxes are paid, be sure
Title lists year of taxes
being paid.

10



Final TRID Seller's Closing Disclosure or ALTA Settlement Statement

**SIGNED BY SELLER
AND DATED.**

11



Initial Escrow Account Disclosure Statement

Calculations must match
escrows and CD –
WET SIGNED.

12



Property Tax Certification for County & City taxes

Title must provide a typed or
written cert that states last amt
and last paid date. All files must
have current taxes to be purchased.
If new construction, Title to provide
statement (can be email) that year
will be paid in parent parcel by
builder. If taxes are shown paid
on final TRID CD, be sure year is
posted or receipt will be required.



A **COMPLETE AND ACCURATE** SUBMISSION HELPS ENSURE A SMOOTHER, FASTER PURCHASE PROCESS.

Moving Homeownership Forward.

SC Housing Homebuyer Program (BOND) Post-Closing Document Requirements

Continued – Additional Required Documents

FOLLOWING THESE REQUIREMENTS HELPS REDUCE CONDITIONS AND ENSURES A SMOOTHER PURCHASE PROCESS.

ACCURATE
DOCUMENTS.
STRONGER
COMMUNITIES.



13



Hazard Ins. Binder

1 year's paid premium.
(Master Policy for Condo H03)
Cannot be dated more than
20 days prior to closing.
Policy must have wind / hail
coverage listed with deductible
no more than 5%. Face value
must cover loan amt. less
land value listed on appraisal (IA).

14



Flood Hazard Determination Cert and Flood Zone Disclosure

(in or out).
Page 2 must be signed
regardless if in flood
zone or not.

15



Flood Ins. Policy

16



IRS W-9 and 4506-C or 8821

MUST BE WET SIGNED.

17



Final Loan Application(s)

1003
Wet signed
by borrower.

18



HUD 92900-A Addendum to the URLA – Direct Endorsement Approval (FINAL Pages 1-4)

Borrower – WET SIGNED.
UW can be Electronic OR
Lender system generated.

19



Repair/Final Inspection with color photos

(HUD 92051 Compliance
Inspection Report, if applicable)

DO NOT UPLOAD
APPRAISAL, post close
can view in Elig pkg.

20



CL-100 Termite Letter or Soil Treatment NPMA 99A & B

Dated within 45 days of
closing or after.
Documentation to support
repairs, if applicable.
Borr name and FHA/VA case no.
are added to form (if applicable).

21



ATTORNEY/ Hazard Preference Statement

Completed and signed
by borrower,
can be electronic.

22



Title Commitment OR Short Form Title Policy

w/ 8.1 & 9 and all other
applicable endorsements.
2B must cover loan amt.

23



FINAL USDA Loan Note Guarantee

FINAL 3555-18

24



Verbal VOE

10 calendar days
prior to or after
CLOSING.



A **COMPLETE AND ACCURATE** SUBMISSION HELPS ENSURE A SMOOTHER, FASTER PURCHASE PROCESS.

Moving Homeownership Forward.



Approved File View

Reservation No.

[Redacted]

Go

12 characters

☐ Reserved by Lender: [Dropdown]

☐ Lender Loan No: [Text]

☐ Borrower Name/SSN: [Text] SSN: [Text]

☐ Co-Borrower Name/SSN: [Text] SSN: [Text]

Go

[Purge Process](#)

Loans

☒ Show Active Loans

☐ Show Archived Loans

Last Updated on Monday, March 2, 2026, at 01:29

Results for Reservation No: [Redacted]

[Reset Search](#)

« [Page 1 of 1] » Page Size: 50 Go Total Records: 1

Actions					Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User
					[Redacted]	[Redacted]	[Redacted], SCOTT ***-**-1903		PURCH PKG REV'D	APPROVED	02/11/2026	



This screen view reflects file as **Approved** under the Status Heading, this file has been approved for purchase and moved to that department.

Post Closing Purchase

FROM APPROVAL TO FUNDING

PEOPLE.
PLACES.
POSSIBILITIES.



1



FILE APPROVED

Loan file is approved to purchase and is reflected in Lender Online portal status.

2



SUBMIT FOR PURCHASE

Coordinator will submit loan to purchase coordinator for next buy. Purchase happens each Thursday and cut off for each purchase is the Tuesday of the prior week.

Status will change to **PURCHASE APPROVED** then Pending Final Docs.

3



PURCHASE ADVICE

PURCHASE FILE IF COMPLETE – **PURCHASE ADVICE WILL BE EMAILED TO LENDER BY FRIDAY MORNING**, AFTER FINANCE DEPT. APPROVAL TO PROCEED WITH PURCHASE.

THE SCH LOAN RESERVATION NUMBER AT THE 1ST 3 NUMBERS MAY CHANGE AT THIS TIME.



SC HOUSING
MOVING SOUTH CAROLINA FORWARD



A SMOOTH PURCHASE PROCESS HELPS GET **HOMEOWNERS HOME SOONER.**

Pending File View

LENDER ONLINE PORTAL

NEXT STEP
TOWARD
HOMEOWNERSHIP.

Reservation No.

108209010533

Go

12 characters

☐ Reserved by Lender:

☐ Lender Loan No:

☐ Borrower Name/SSN:

SSN:

☐ Co-Borrower Name/SSN:

SSN:

Go



Purge Process

Loans

☒ Show Active Loans

☐ Show Archived Loans

Last Updated on Wednesday, March 4, 2026, at 01:31

Results for Reservation No: 108209010533

Reset Search



[Page 1 of 1]



Page Size: 50

Go

Total Records:1

Actions					Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User
					108209010533	3010525116	LEMMONS, RICHARD KYLE ***-**-2425		FINAL DOC REC'D	PENDING	03/12/2026	



This screen view reflects file as **Pending** under the Status Heading.

How to View Purchase Status

IN LENDER ONLINE PORTAL

ACCURATE
DOCUMENTS.
STRONGER
COMMUNITIES.



1

Choose **View**
under **Actions**.

Actions



View



Reprint



PDF Docs



eDocs



Delete

2

Then in the middle of the page
on the right side –

file reflects purchase was approved
and is waiting final docs.
(Mortgage / Final Title)

File Status Details

STAGE	STATUS	DATE
FINAL DOC REC'D	PENDING	03/12/2026
PURCHASE	APPROVED	03/12/2026
PURCH PKG REV'D	APPROVED	12/29/2025
UW COMMITMENT	APPROVED	12/09/2025
ELIGIB. REVIEW	APPROVED	12/09/2025
RECD LENDER PKG	APPROVED	12/09/2025
LOAN RESERVED	APPROVED	11/13/2025



This file has been approved for purchase and is currently waiting
for final documents (Mortgage / Final Title).

After Purchase

LENDER REQUIREMENTS

ACCURATE
DOCUMENTS.
STRONGER
COMMUNITIES.



1



Lender must upload
a servicing package
& a SF 050 form
to E-DOCS
for each loan
purchased by
SC Housing.

2



Upload within
5 days
of the Purchase
date.

3



Lender must
provide original
recorded
Mortgage (s)

4



and a **Final
Title Policy**
to Final Doc Dept

5



FHA holder/
servicer transferred
(ia)
w/i **90 days**
of purchase to avoid
late fee assessments.



Timely submission of post-purchase documents helps ensure a smooth transfer and avoids late fee assessments.

Document Exception Requests

IMPORTANT INFORMATION

ACCURATE
DOCUMENTS.
STRONGER
COMMUNITIES.



1



One time exceptions are granted on numerous documents from time to time.

2



It is at the discretion of SC Housing manager's to issue an exception, as it is not common practice.

3



Any file that comes in with uploaded documentation stating an exception is needed/granted must include the exception approval email from the Post Closing manager or Asst. Director of Mortgage Production.

4



Email
Postclosing@schousing.com
and ask for exception -

Loan #
Buyer name
Reason for exception
and **documentation**
to support the
request is needed.

5



Please allow
24 hrs
for a response.



Providing complete information helps us review your request efficiently.
Thank you for your partnership.

FAQs

COMMON QUESTIONS.
CLEAR ANSWERS.

PEOPLE.
PLACES.
POSSIBILITIES.

1



Q

The borrower's spouse has signed the Warranty Deed and the Mortgage, is this ok?

A

No. Only those person(s) on the loan with SCH are able to be listed or sign at closing on documents of any kind.

2



Q

The property is not in a Flood Zone, we don't need the Notice to Homebuyer Disclosure.

A

False, the disclosure that all Flood Companies provide with Flood Cert states that the buyer agrees, that any given time during the life of the loan, Flood Insurance may be required & they agree to obtain at the request of the lender. This form can be a Lender generated form or use the disclosure supplied by the Flood Cert Provider. This form can be electronic signed by buyer.

3



Q

Title states they don't have to do a Property Tax Certification.

A

False, SCH requires that all Title Agents supply a written statement that displays buyer name, property address, their contact info and last paid tax amount and date paid. In some instances, a tax receipt will be required but not instead of.

4



Q

1st Mortgage payment history is not needed, payment is not due yet.

A

False, All loans must have a 1st mortgage payment history, this ensures SCH that in case the file does not get to purchase before a payment is due, that you as a Lender are able to onboard a borrower for that transaction. It also displays any closing disbursements, credits etc.



RIGHT INFORMATION. SMOOTHER CLOSINGS. STRONGER COMMUNITIES.

FAQs

C O N T I N U E D

COMMON QUESTIONS.
CLEAR ANSWERS.



PEOPLE.
PLACES.
POSSIBILITIES.

5



Q

The reservation borrower name did not include a middle name so we closed this way.

A

Incorrect, the closing must close in the same buyer name as listed/typed on the warranty deed. Mortgage/Notes/Warranty Deed/ Title Commitment must all display the buyer name exactly. They must match. Borrower can sign however they wish, but all typed names must match.

6



Q

The CL100 inspection reflects damages listed on page 2 but they are minor, our appraisal does not reflect any repairs.

A

Any damage that the pest inspector listed to home must be remedied, regardless of what an appraiser may state. They are not licensed to report on Pest inspection findings.

7



Q

1st Mortgage does not have any riders listed on page 2 &/or riders listed but not attached to upload for review.

A

If the box on page 2 does not reflect proper riders– Tax Exempt/Pud/USDA/VA then a correction is needed and mortgage must be re recorded.
If riders are not attached to the document uploaded for review, A statement from title is required that confirms those perspective riders (must list out) were recorded w/ original mortgage and supply the executed rider.



RIGHT INFORMATION. SMOOTHER CLOSINGS. STRONGER COMMUNITIES.

FAQs

CONTINUED

COMMON QUESTIONS.
CLEAR ANSWERS.

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8



Q
A

Is the borrower able to obtain funds back at closing and how much?

The buyer is able to receive any/all funds back that they **personally put into the transaction**. transaction. They are **not allowed to receive funds from the DPA**.

Earnest Monies/ Appraisal or Credit paid outside of closing/ Inspection fees paid outside of closing can be refunded & this amount **cannot be more than the PITIA** on the loan. If a gift was provided, the borrower may receive those funds back at closing w/o a limit.

9



Q
A

Does the Principle reduction done after closing need to be documented?

Yes, a revised CD must be completed and sent to the borrower and both to be uploaded to the file for our review. A payment history is required as well to show the calculations of such a credit to the borrowers acct.

10



Q
A

The loan closing was completed but the SCHousing did not issue a Certificate of Eligibility.

You must have the commitment prior to closing or the loan WILL NOT BE purchased.

The lender must contact the SCH underwriting dept to have this resolved and additional documentation may be required to purchase the loan.

11



Q
A

The Mortgages list the MIN # but SCH cannot locate in MERS system.

Lender must register both MIN # for Each loan in MERS and provide evidence of the one conditioned for. Each 1st and 2nd loan docs must display the correct # or corrections will be needed and possible recordation for correction will be needed.

12



Q
A

COE states last AUS issued is # 5 for commitment but Lender had to change loan info before closing, what do we need to do?

The Lender must supply the most recent AUS to the post closing file. If the loan amt. changed / increased, file must be resubmitted to underwriting for review. If the loan amt decreased, no UW resubmission is required but the entire closing file must be reflected of the change.

RIGHT INFORMATION. SMOOTHER CLOSINGS. STRONGER COMMUNITIES.

Thank You!

This concludes our training for
South Carolina Housing
Post Closing Purchase review.



ACCURATE
DOCUMENTS.



STRONGER
COMMUNITIES.



BRIGHTER
OPPORTUNITIES.



The logo for SC HOUSING features the letters "SC" in blue, followed by a green house icon with a chimney, and the word "HOUSING" in blue. The background includes a light blue cloud in the top left and a faint city skyline in the distance.

SC HOUSING

Mortgage Production

