

PRELIM/TITLE COMMITMENT (NO ATTORNEY LETTERS)

- COUNTY NAMES LIENS (1ST POSITION) PROPERTY ADDRESS APN
 LEGAL DESCRIPTION MATCHES LEGAL ON DOT TX CASH OUT- confirm endorsements T42 & T42.1
 CLOSING PROTECTION LETTER Sufficient Coverage to cover loan amount

APPRAISAL

- COLOR APPRAISAL UCDP (SSR'S) CONV & FHA
 SUBJECT TO/AS IS (NEED 1004D IF SUBJECT TO)

MANUFACTURED HOMES

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CREDIT REPORT

- SCORES REFERENCE NUMBER FROM AUS MATCHES

AUS APPROVAL – DU/LP/GUS

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NOTE

- CERTIFIED COPY NMLS (TO MATCH NMLS EXACTLY)

DEED OF TRUST

- CERTIFIED COPY NMLS (TO MATCH NMLS EXACTLY)
 LEGAL DESCRIPTION RIDERS MARKED (IF APPLICABLE)
 TRANSFER DEED (WARRANTY DEED/GRANT DEED/INTERSPUSAL DEED/QUITCLAIM DEED)

RIDERS TO DOT/MORTGAGE

- PUD CONDO 1-4 FAMILY SECOND HOME VA RIDER MERS OTHER
 MANUFACTURED HOME RIDER – Completed Serial Number info must match Affix. Affidavit
 MANUFACTURED HOME: AFFIXIATION AFFIDAVIT MANUFACTURED HOME: MUST BE REAL PROPERTY
 MANUFACTURED HOME: TITLE REPORT MUST HAVE ALTA 7 ENDORSEMENT ADJUSTABLE ARM RIDER

PAYMENT LETTER

- P & I MATCHES NOTE

HAZARD/FLOOD INSURANCE

- BORROWER

MISCELLANEOUS DOCUMENTS

- INITIAL 1003 FINAL 1003 BAILEE CLEAR LDP/GSA VVOE 4506-T FINAL
 FRAUD REPORT Universal Loan Identifier Demographic Add if app after 1/1/18

COMPLIANCE REVIEW-TRID

- HOME COUNSELING DISCLOSURE/LIST AIR DISCLOSURE – BORR. ACK. OF RECEIPT OF APPRAISAL 3 DAYS
 COMPLIANCE TEST RESULTS PATRIOT ACT DISCLOSURE

COMPLIANCE REVIEW - TRID/CLOSING DISCLOSURE

- RUN MAVENT E-Consent if 1003, LE, CD are e-Signed Subsequent LEs and CDs
 CD: CASH TO CLOSE SECTION LE COLUMN TO MATCH LAST LE Late Payment on CD matches Note
 CD: REVIEW FOR PRINCIPAL REDUCTION CLOSING DISCLOSURE SIGNED CLOSING DISCLOSURE –SELLER COPY
 SETTLEMENT AGENT FILE # VALIDATED ON CD PAGE 1 FILE CONTACT INFORMATION VALIDATED CD PAGE 5
 SETTLEMENT SERVICE PROVIDER LIST

POWER OF ATTORNEY

- DATED PRIOR TO DATE OF TRANSACTION (PROP STATE & PURP) PROPERTY ADDRESS
 SPECIFIC TO TRANSACTION SIGNED AND NOTARIZED

NOTICE OF RIGHT TO CANCEL

- 1ST DATE MATCHES DATE DOCS SIGNED 2ND DATE IS 3 DAYS AFTER EXECUTION
 FUNDED AFTER RESCISSION SIGNED AND DATED BY APPLICABLE BORROWER

MORTGAGE INSURANCE CERTIFICATE (CONV ONLY)

- BORROWER PROPERTY ADDRESS CERT NUMBER COVERAGE
 RENEWAL PREMIUM PMI DISCLOSURE (O/O ONLY)

Conventional

- UCD: Need both Certs Fannie & Freddie Affiliated Business Disclosure
 Purchase Loans: Certified copy of Cashier's Check/Wire breakdown for borrower's final funds to close

TX CASH OUT REFINANCE

- TX Rate & Term Refi – request previous DOT to confirm Cash Out to Rate and Term
- Borrower’s acknowledgement accurate Closing Disclosure 1 business day prior to closing
- T42; T42.1 charged
- TX Affidavit – request only if Cash Out to Rate and Term Refi
- TX 1003 delivery 24 hours Prior to closing
- 12 Day waiting period has expired
- 1 Business day waiting Period has expired
- Closing docs balance to the Closing Disclosure acknowledgement 1 Business day prior to the signing
- Closing conducted at the office of the Lender, Attorney at Law, or Title Company
- Texas Home Equity election not to rescind signed by all borrowers after rescission expiration and before Funding

FHA

- 92900 LT (LOAN TRANSMITTAL) MAX LOAN AMOUNT WKST – FHA STREAMLINE ONLY (Signed by CMS U/W)
- CAIVRS PROOF UFMIP WAS PAID
- Settlement Certification (Purchase Only) – SIGNED BY BORR, SELLER, AND ESCROW
- Purchase Loans: Certified copy of Cashier’s Check/Wire breakdown for borrower’s final funds to close
- FHA CONNECTION: CASE QUERY (SUCCESSFUL RESULT) UCDP/SSR’s
- FHA AMENDATORY CLAUSE: Signed at contract or initial disclosures by Borrower & Seller
- REAL ESTATE CERT – Signed by Borrower, Seller, Listing Agent, Selling Agent
- Initial Final 92900a Form – Review First Time Homebuyer Box against 1003, 92900
- Final 92900a Form – signed and dated by appropriate parties; Review First Time Homebuyer Box against 1003, 92900

VA

- VA 1820 LOAN DISBURSEMENT (SIGNED BY SELLER AND MARKED O/O) Proof of Paid VAFF (Exempt N/A)
- Purchase Loans: Certified copy of Cashier’s Check/Wire breakdown for borrower’s final funds to close
- Flood Cert and Credit Report Invoices CAIVRS
- VA – Amendatory Clause: signed by-borrower, seller, listing & selling agents
- TERMITE CHARGED ON CD, REPORT IS NEEDED W/BORR SIGNATURE (IRRRL EXEMPT)
- Initial Final 1802a Form – Review First Time Homebuyer Box against 1003, 1802
- Final 1802a Form – signed and dated by appropriate parties; Review First Time Homebuyer Box against 1003, 1802a
- At LEAST 210 days between old first payment “made” and New Note Date
- VA Guaranteed Home Loan Cash-Out Refinance Comparison Certification (*Cash-out Refinance Transactions Only with applications dated on and after February 15, 2019*)

VA IRRRL

- MAX LOAN AMOUNT WKST VA 1820 LOAN DISBURSEMENT CAIVRS Proof of Paid VAFF (Exempt N/A)
- At LEAST 210 days between old first payment “made” and New Note Date
- Evidence 6 months payment on existing loan
- VA IRRRL Closing Certification: signed and dated, reflecting prior VA Case #
- Flood Cert and Credit Report Invoices
- Veteran Statement and Lender Cert – Initial within 3 days of application
- Veteran Statement and Lender Cert – Final with documents
- Initial Final 1802a Form – Review First Time Homebuyer Box against 1003, 1802
- Final 1802a Form – signed and dated by appropriate parties; Review First Time Homebuyer Box against 1003, 1802a
- App 5/25 & On: 36 Month Recoupment App 5/25 & On: Net Tangible Benefit
- App 5/25 & On if Discount Points are being charged: LTV Determination & Appraisal

ADVANTAGE SERIES

- ARM LOANS – FLOOR MUST BE START RATE ON NOTE, RIDER, ARM DISCLOSURE
- ARM LOANS – PREPAYMENT ADDENDUM & RIDER (IF APPLICABLE)
- Purchase Loans: Certified copy of Cashier’s Check/Wire breakdown for borrower’s final funds to close
- BORROWER BUSINESS PURPOSE AND OCCUPANCY AFFIDAVIT
- LLC: Confirm Vesting is in LLC, and Note and Security Instruments were signed as individual AND Member of LLC
- LLC: Confirm Underwriter approved file to be done in LLC