

CBC MORTGAGE AGENCY CHECKLIST

CREDIT

Legible Electronic Copies for all Documents

AUS
 DE LOE for Excessive Runs of DU, if applicable
 1008/92900-LT
 92800-5B DE Conditional Commitment
 92900-A Addendum to URLA
 92900-B Important Notice to Homebuyer
 URLA/1003 for 1st - Initial & Final
 URLA/1003 for 2nd
 Supplemental Consumer Information 1103

CREDIT REPORTING DOCUMENTATION

Credit Report
 All credit related LOEs (including LOEs for Credit
 All other credit related documentation, i.e., BK

INCOME DOCUMENTATION

Income Analysis Worksheet
 All Verifications of Employment (including VVOE
 Paystubs
 2 Yrs IRS Tax 1040 &/or W2 Transcripts
 2 Yrs W2, 1040s, 1099s
 YTD Profit and Loss, if applicable
 2 yrs Business tax returns
 Social Security, Pension, Other Income
 Any LOEs related to Borrower's Income

ASSET DOCUMENTATION

VODS
 Bank Statements
 Gift Letters
 Copy of gift funds check & deposit receipt
 Copy of cancelled EMD check
 Funds Access Letter for Joint Account Holder, if
 Any LOEs related to Borrower's Assets

PROPERTY/TRANSACTION DOCUMENTATION

Purchase Contract
 All Addendums to Purchase Contract
 FHA Real Estate Certification & Amendatory
 For Your Protection, Get A Home Inspection
 Copy of Earnest Money Deposit (EMD)
 Preliminary Title Commitment (including 24 mo.
 Flood Zone Certification
 Appraisal Report / URAR
 442/1004 Final Inspection
 Wood Destroying Insect Infestation Report
 Subterranean Termite Treatment Report, if

IF NEW CONSTRUCTION:

HUD-92541 Builder's Certification of Plans,
 HUD-92544 Warranty of Completion of
 Building Permit/Early Start Letter
 Certificate of Occupancy
 HUD-NPMA-99-A Subterranean Termite
 HUD-NPMA-99-B
 Appraisal UCDP Submission Summary Report
 Appraisal Logging/EAD
 Borrower Acknowledgment of Receipt of Appraisal
 Notice of Right to Copy of Appraisal

CLOSING

Home Loan Toolkit Acknowledgement
 Loan Estimate: All Loan Estimates, 1st & 2nd
 Settlement Services Providers List
 Intent to Proceed
 All Changes Of Circumstance (COCs)
 All Closing Disclosures 1st & 2nd mortgages
 Addendum to Closing Disclosure
 Fully Executed Settlement Certification
 Alta Settlement Statement (HUD 1)
 Wire Instructions
 Closing Protection Letter
 Note with Allonge, 1st & 2nd
 Certified copy of Mortgage/Deed of Trust -
 Copy of Warranty Deed
 Lender/Settlement Agent Closing Instructions
 Tax Record Information Worksheet
 Evidence of Hazard Insurance
 Evidence of Flood Insurance, if applicable
 First Payment Letter
 Initial Escrow Account Disclosure
 Amortization Schedule
 Hazard Insurance Requirements &
 Notice of Property in Special Flood Hazard
 Flood Insurance Addendum to Servicing
 Notice of Transfer, Assignment or Sale of
 Notice of Furnishing Negative Information
 Undisclosed Debt Acknowledgement
 Informed Consumer Choice Disclosure Notice
 FHA/VA Notice to Applicants_Financial Privacy
 FHA Identity of Interest
 HUD Appraised Value Disclosure
 No HUD Warranty_Existing Properties
 Borrower Certification & Authorization and
 Home Ownership Counseling w/HUD Approved
 Occupancy Affidavit
 Notice to Homeowner Assumption of HUD/FHA
 Loan Application Attestation
 Mailing Address Verification Form
 SSA-89 Authorization for Social Security
 Executed 4506T
 W9
 All Other Required State & Fed Regulatory
 Disclosure Tracking
 E-Sign Consent, if applicable
 USA Patriot Act & Borrower I.D. Documents
 CBCMA Quality Control Release Form
 CBCMA Secondary Financing Disclosure
 CBCMA Letter from President
 Loan Commitment/Approvals
 AMI Worksheet, if applicable
 Fraud/Risk Management Report
 QM/High Cost Fees Test
 MRI Funding Obligation Letter
 Case Number Assignment
 CAIVRS
 Case Query or MIC
 MCC
 POA
 LDP/GSA