



MINI CORRESPONDENT CHECKLIST

LOAN # _____

DOCUMENTS CHECKED BY: _____

CONTACT EMAIL ADDRESS: _____

*** Closing Instructions are to be READ thoroughly***

- Homeowners Insurance
Condo Insurance
Flood Insurance or NA
Mortgage Note
Mortgage/MERS Mortgage
Mortgage Riders
Intervening Assignments (non-MERS loans)
Notice of Right to Cancel
Short form final policy
Title Commitment
Closing Protection Letter dated within 72 hours of close
Warranty Deed
Quit Claim Deed (If applicable)
Closing Disclosure Final (CD)
Initial Closing Disclosure (CD)
Itemization of Amount Financed
Mortgage Payment Letter
Initial Escrow Disclosure
Tax Cert
Taxes Showing Due Have Been Paid



MINI CORRESPONDENT CHECKLIST

- **Picture ID or Driver's License Form**
- **Errors and Omissions**
 - Signed by borrowers, notarized by title agent
- **Occupancy Affidavit-not needed on Investment**
- **Disbursement checks/ledger- Title company document**
- **Net Funding Sheet**
- **Survey or Proof Title issued with no exception for lack of Survey**
 - Check Short Form for ALTA 9 Endorsement to clear this.
- **Closing instructions - were they followed?**
- **Mortgage Payoffs- for ALL refinances**
- **Appraisal/Valuation Disclosure**
- **Proof borrower received copy of appraisal**
- **Social Security Authorization**
- **Credit Score Disclosure**
- **Verbal VOE dated within 10 business days of Closing**
- **PMI Disclosure (if applicable)**
 - Check underwriters sheet to see if loan needs PMI
- **Final Application**
 - Signatures on pages 1, 3, and 4 for each borrower
 - Signatures of interviewer on page 3
- **ECOA(may be in underwriting side)**
 - Fully signed by borrower
- **Gift documents (if listed as condition prior/at close)**
 - Fully signed gift letter
 - Copy of check/wire receipt
- **Flood Cert(all loans)**
 - Check flood zone
 - Zone A or B-look for flood insurance
 - Flood letter signed by borrower
- **Disclosures**
 - Borrower's certification and authorization
 - TMC/AmeriCU Privacy Notice
 - Notice of assignment
- **Notice of Transfer of Servicing (3rd party loans)**
 - Fully signed by borrower
 - Only need if closing does NOT in our name
- **Amortization Schedule**
 - Not required if Conventional and under 80% LTV
- **Agreement for Direct Payment of Taxes**
 - Needed on all files without an escrow (except seconds)
 - IRS W9 (closed loan purchases-check other sections in file)**
- **IRS 4506-T**
 - Two page document signed by borrower
- **Patriot Act Disclosure**
 - Fully signed by borrower
- **RESPA Servicing Disclosure**
 - Fully signed by borrower
- **Name Affidavit**
 - Fully signed and notarized
- **Informed Choice Disclosure**
 - Signed by borrower
- **Termite Inspection (if required by underwriter)**
 - Signed by borrower, seller, inspector
- **Confirmation of Gift Wire (if applicable)**
 - Donor's name
 - Borrower's name
 - Amount of gift
 - Transfer from donor to title company
- **UCD (CONV only)**
 - Both Fannie and Freddie UCDs passing with Embedded CD

VA ADDITIONAL DOCS

- Interest Rate and Discount Disclosure (p/r)
- Federal Collection Policy Notice VA 26-0503 (p/r)
- Nearest Living Relative Form (p/r)
- Certificate of Loan Disbursement (page 3 signed by borrower) -26-1820 (p/r)
- Termite (if required by underwriter)
 - Borrower, seller, inspector signature
- Old vs. New (VA refinance) (r)
- VA Purchase Agreement Addendum (P)
 - Borrower and seller signature
- VA addendum URLA (pages 2,3,5)

203K ADDITIONAL DOCS

- Identity of Interest-Consultant(ONLY ON FULL 203K)
- Identity of Interest- Borrower (Full & Streamline)
 - *should already be in property section of u/w side
- 203K Max Mortgage Worksheet signed by borrower
- Applicant/Borrower Acknowledgement
- Rehabilitation Loan Agreement
- Certificate of Occupancy and building permit (Full & Streamline)
- Rehab Loan Rider
- Draw Request Form Signed (Full 203k Loans)

MANUFACTURED HOME LOANS

- Manufactured Home Certification Document signed (ONLY needed if HUD Cert/Label not available on Appraisal)
- Affidavit of Affixture (if title is retired at closing)
- Structural Engineer Cert (FHA loans only)



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FHA ADDITIONAL DOCS

FHA Loans

- **HUD addendum to the application**
 - Pages 2, 3, 5 signed by the borrower
 - Pages 1, 5 signed by the post closer
- **FHA Purchase Agreement Addendum**
 - Borrower, seller, selling real estate broker signatures
- **Important Notice to Homebuyer**
- **Notice to Homebuyer Disclosure**
- **FHA Case #**
 - All closing docs where FHA case # is listed matches FHA case# in file
- **FHA Settlement Certification (FHA Purchase Only)**
 - Borrower signature and date
 - Seller signature and date
 - Title agent signature and date

ADDITIONAL DOCUMENTS FOR NEW CONSTRUCTION

- Builders Certification
 - Signed by builder on pages 1, 2
- Builder Warranty of Completion
 - Signed by builder and borrower
- Final C of 0
 - Evidence of 10 year warranty and proof of paymentOR
 - Building permit dated prior to completion date
- Subterranean Termite
 - Signed by builder

ADDITIONAL DOCUMENTS FOR MSHDA LOANS/MCC

- MSHDA Note-MSHDA ONLY
- Tax exempt rider-MSHDA ONLY
- Informational reporting-MSHDA ONLY
- Recapture notification
- MSHDA Mortgage-MSHDA ONLY
- Recapture requirement
- Closing Affidavit
- Lender closing cert (closer completes this) MCC ONLY
- MSHDA assignment

TRUST ADDITIONAL DOCS

- Addendum to the note
- Trust Rider
- Trust Acknowledgment

ADDITIONAL DOCS FOR CLOSED LOAN PURCHASE

- MIP Proof of Payment(FHA Closed loan purchases)
 - Check to ensure amount paid is the amount that shows on the HUD and MCAW due

INTERNAL POLICY

- **High Cost Test Uploaded**
 - Passed ALL tests
 - If Section 35 failed , loan is Full Doc FHA loan
 - High Cost Test Matches Final HUD figures
- **QM – Fee Detail form uploaded**
- **Closing Instructions Uploaded**
- **Service Provider Approved**
- **MERS # Updated in System**
- **Provided State Required Disclosures**