

## Loan Identification and Lender Contact Information

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FAMC Loan #: \_\_\_\_\_ Borrower Name: \_\_\_\_\_

ULI: \_\_\_\_\_ Correspondent: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Tel #: \_\_\_\_\_

Email Address of Contact: \_\_\_\_\_

## Loan Underwritten By

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- Prior Approval (FAMC Underwritten)  
 Delegated

## FAMC Documents

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- FAMC Commitment Confirmation  
 FAMC Closed Loan Delivery Transmittal\*

## Collateral Package

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### Required Collateral

- |  |   |
|--|---|
| <input type="checkbox"/> Original Note                                 | <input type="checkbox"/> Power of Attorney – Borrower               |
| <input type="checkbox"/> Note Endorsement                              | <input type="checkbox"/> Revocable Inter Vivos Trust Documentation  |
| <input type="checkbox"/> Bailee or Wire Instructions                   | <input type="checkbox"/> Original Construction Note                 |
| <input type="checkbox"/> Security Instrument and all applicable Riders | <input type="checkbox"/> Original Construction Addendum to the Note |
| <input type="checkbox"/> Signature/Name Affidavit                      | <input type="checkbox"/> Construction Security Instrument           |

### Other Requirements as Applicable

- |   |  |
|---|--|
| <input type="checkbox"/> Assignment to MERS         | <input type="checkbox"/> Construction Loan Rider               |
| <input type="checkbox"/> Power of Attorney – Lender | <input type="checkbox"/> Modification Agreement FNMA Form 3179 |
|   | <input type="checkbox"/> CEMA Documentation (New York)         |
|   | <input type="checkbox"/> Certificate of Exemption (IL)         |

## Underwriting Documentation

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### General

- Initial 1003  
 Uniform Transmittal Summary (1008)  
 Final AUS Findings  
 Loan Approval  
 AUS/Underwriting Conditions

### Borrower

- Borrower Identification/VISA/Green Card  
 SS# Verification/Fraud Search  
 Form SSA-89  
 OFAC Verification  
 Divorce Decree

**Title**

- Title Commitment
- Chain of Title Documentation

**Liabilities**

- Credit Report
- Letters of Explanation
- Second Lien Note

**Assets**

- Verification of Deposit
- Bank Statements
- Gift Documentation
- Earnest Money Deposit
- Settlement Statement – Sale of Property

**Income**

- Pay Stubs
- W-2's
- Tax Returns
- Tax Transcripts
- Income Calculation Worksheet

- Income and Debt Worksheet

**Verifications**

- Verbal VOE
- Written VOE
- Third Party Verification of Business Address and Phone Number

**Property**

- Sales Contract
- Appraisal
- Final Inspection
- Disaster Re-Inspection
- Condo Questionnaire
- CPM Certificate/PERS Letter
- UCDP/EAD Submission Summary Report

**Other**

- Payoff Statements
- Initial Disclosures
- Mortgage Credit Certificate

## Closing Documentation

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**General**

- Final 1003
- Demographic Information Addendum to 1003
- Closing Disclosures (all disclosed versions)
- Seller Closing Disclosure
- Right to Cancel Notice
- IRS Form 4506-T
- IRS Form W-9
- UCD Feedback Certificate

**Mortgage Insurance**

- Mortgage Insurance Certificate
- Evidence of MI Premium Payment
- MI Termination Disclosure
- Amortization Schedule

**Property Insurance**

- Hazard Insurance Policy
- Evidence of Hazard Premium Payment
- Standard Flood Hazard Determination
- Flood Notice to Borrower
- Flood Insurance Policy (Entire policy if private)
- Private Flood Insurance Mandatory Acceptance

**Review Checklist**

- Evidence of Flood Premium Payment
- HO-6 Policy
- Evidence of HO-6 Premium Payment
- Condo Project Insurance Policy
- Condo Liability Insurance Policy

**Property Taxes**

- Tax Information Sheet
- Tax Certificates
- Evidence of Tax Payments

## Escrow

- Escrow/Impound Waiver Agreement
- Initial Escrow Account Disclosure
- Payment Letter to Borrower
- Pay History

## Compliance Documentation

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### Points and Fees

- Borrower Rate Lock Agreement
- Discount Points Form
- Fee Details Form
- Affiliated Business Arrangement Disclosure

### TRID

- Loan Estimate (all disclosed versions)
- Intent to Proceed
- Change of Circumstance
- Settlement Service Provider List

### E-Closing

- eSignature Consent and Disclosure
- Compliance Logs Identifying Delivery & Signature

## FHA Specific Documentation Requirements

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- Total Scorecard Findings
- HUD 92900-LT
- Refinance Authorization Results
- Evidence of UFMIP Payment
- LDP/GSA Documentation
- Borrowers Contract with Respect to Hotel and Transient Use of Property
- HUD-92800.5B- Conditional Commitment
- HUD 92900.B- Important Notice to Homebuyers
- Informed Consumer Choice Disclosure

## VA Specific Documentation Requirements

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- Total Scorecard Findings
- VA Loan Analysis or IRRRL Worksheet
- VA Origination Statement
- VA Certificate of Eligibility
- VA Lender's Notice of Value
- Evidence of VA Funding Fee Payment

### Other

- Address Certification
- Closing/Escrow Instructions (Escrow States Only)
- Escrow Holdback Agreement
- Subordination Agreement

### TPO

- Broker Compensation Acknowledgement and Agreement
- Anti-Steering Disclosure

### Other Disclosures

- Homeownership Counseling Disclosure
- ARM Disclosure
- State Specific Required Disclosures
- Home Loan Toolkit
- Borrower Appraisal Disclosure
- Appraisal Valuation Acknowledgement

## USDA Specific Documentation Requirements

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|---|---|
| <input type="checkbox"/> GUS Findings                             | <input type="checkbox"/> Request for Single Family Housing Loan Guarantee (1980-21) |
| <input type="checkbox"/> Conditional Commitment (1980-18)         | <input type="checkbox"/> Income Documentation Worksheet (USDA)                      |
| <input type="checkbox"/> Guaranteed Loan Closing Report (1980-19) | <input type="checkbox"/> Evidence of USDA Guarantee Fee Payment                     |
| <input type="checkbox"/> LDP/GSA Documentation                    | <input type="checkbox"/> Certification for Individual Unit Financing                |

## Texas Cash-Out A6 Specific Documentation Requirements

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|--|---|
| <input type="checkbox"/> Notice Concerning Extension of Credit                               | <input type="checkbox"/> Owner's Pre-Closing Fee Disclosure Affidavit |
| <input type="checkbox"/> Acknowledgement of Receipt of Notice Concerning Extension of Credit | <input type="checkbox"/> Acknowledgement of Fair Market Value         |
| <input type="checkbox"/> Discount Point Acknowledgement                                      | <input type="checkbox"/> Texas Home Equity Affidavit and Agreement    |

## Fannie Mae HomeReady™ Specific Documentation Requirements

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- Fannie Mae Loan Lookup Results
- Homeownership Education and Housing Counseling

## Freddie Mac Home Possible® Specific Documentation Requirements

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- Homeownership Education and Housing Counseling
- FAMC Affordable Second Checklist

*\*This Transmittal form is not intended to provide a complete list of the documentation that may be required to properly document a particular loan file. Loan files must include all of the documentation required under the provisions of the FAMC Correspondent Manual, the VA, FHA, and Ginnie Mae Guides, the Fannie Mae Selling/Servicing Guides, and the Freddie Mac Selling/Servicing Guides, as applicable.*