

**CBC MORTGAGE AGENCY  
CHECKLIST**

**CREDIT**

**Legible Electronic Copies for all Documents Required**

- \_\_\_\_\_ AUS
- \_\_\_\_\_ DE LOE for Excessive Runs of DU, if applicable
- \_\_\_\_\_ 1008/92900-LT **Secondary Financing should say CBCMA (not Chenoa) 46-2780478; Govt box to be checked**
- \_\_\_\_\_ 92800-5B DE Conditional Commitment **expiration date is 120 days from effective appraisal**
- \_\_\_\_\_ 92900-A Addendum to URLA **pg 1 & 4 to be signed by lender; pg 3 to have expiration date that matches 92800.5b; item 25(6) to be marked**
- \_\_\_\_\_ 92900-B Important Notice to Homebuyer
- \_\_\_\_\_ URLA/1003 for 1st - Initial & Final **Declarations (h) should be marked YES (final)**
- \_\_\_\_\_ URLA/1003 for 2nd

**CREDIT REPORTING DOCUMENTATION**

- \_\_\_\_\_ Credit Report
- \_\_\_\_\_ Soft pull credit within 10 days of Close
- \_\_\_\_\_ All credit related LOEs (including LOEs for Credit Inquiries)
- \_\_\_\_\_ All other credit related documentation, i.e., BK docs, Divorce Decree, VOM, VOR
- \_\_\_\_\_ **INCOME DOCUMENTATION**
- \_\_\_\_\_ Income Analysis Worksheet
- \_\_\_\_\_ All Verifications of Employment (including VVOE within 10 days of Note date)
- \_\_\_\_\_ 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 Documentation
- \_\_\_\_\_ 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
- \_\_\_\_\_ CBCMA Gift Letter, if applicable
- \_\_\_\_\_ Funds Access Letter for Joint Account Holder, if applicable
- \_\_\_\_\_ Any LOEs related to Borrower's Assets

**PROPERTY/TRANSACTION DOCUMENTATION**

- \_\_\_\_\_ Purchase Contract
- \_\_\_\_\_ All Addendums to Purchase Contract
- \_\_\_\_\_ FHA Real Estate Certification & Amendatory Clause
- \_\_\_\_\_ For Your Protection, Get A Home Inspection
- \_\_\_\_\_ Copy of Earnest Money Deposit (EMD)
- \_\_\_\_\_ Preliminary Title Commitment (including 24 mo. chain of title & survey)
- \_\_\_\_\_ Flood Zone Certification
- \_\_\_\_\_ Appraisal Report / URAR
- \_\_\_\_\_ 442/1004 Final Inspection
- \_\_\_\_\_ Wood Destroying Insect Infestation Report
- \_\_\_\_\_ Subterranean Termite Treatment Report, if applicable
- \_\_\_\_\_ **IF NEW CONSTRUCTION:**
- \_\_\_\_\_ HUD-92541 Builder's Certification of Plans, Specifications, and Site
- \_\_\_\_\_ HUD-92544 Warranty of Completion of Construction
- \_\_\_\_\_ Building Permit/Early Start Letter
- \_\_\_\_\_ Certificate of Occupancy
- \_\_\_\_\_ HUD-NPMA-99-A Subterranean Termite Protection Builder's Guarantee, if applicable
- \_\_\_\_\_ 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
- \_\_\_\_\_ Loan Estimate: All Loan Estimates, 1st & 2nd mortgages, stacked beginning with Initial LE followed by all Revised LEs
- \_\_\_\_\_ Settlement Services Providers List
- \_\_\_\_\_ Intent to Proceed
- \_\_\_\_\_ All Changes Of Circumstance (COCs)
- \_\_\_\_\_ All Closing Disclosures 1st & 2nd mortgages (Initial & Final) including, Seller signed CD **Never use the word "Chenoa"; L04-07 Should read CBCMA 2nd lien**
- \_\_\_\_\_ Addendum to Closing Disclosure
- \_\_\_\_\_ Fully Executed Settlement Certification **Contract date to be included in paragraph. This will not automatically add with your LOS**
- \_\_\_\_\_ Settlement Statement (HUD 1)
- \_\_\_\_\_ Wire Instructions
- \_\_\_\_\_ Closing Protection Letter **dated within 30 days of closing**
- \_\_\_\_\_ Note with Allonge, 1st & 2nd
- \_\_\_\_\_ Certified copy of Mortgage/Deed of Trust - Original will be a trailing document
- \_\_\_\_\_ 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 **1st & 2nd if applicable**
- \_\_\_\_\_ Initial Escrow Account Disclosure
- \_\_\_\_\_ Amortization Schedule
- \_\_\_\_\_ Hazard Insurance Requirements & Authorization
- \_\_\_\_\_ Notice of Property in Special Flood Hazard Area, if applicable
- \_\_\_\_\_ Flood Insurance Addendum to Servicing Disclosure, if applicable
- \_\_\_\_\_ Notice of Transfer, Assignment or Sale of Servicing
- \_\_\_\_\_ 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 Compliance Agreement
- \_\_\_\_\_ Home Ownership Counseling w/HUD Approved List
- \_\_\_\_\_ Occupancy Affidavit
- \_\_\_\_\_ Notice to Homeowner Assumption of HUD/FHA
- \_\_\_\_\_ Insured Mortgage
- \_\_\_\_\_ Loan Application Attestation
- \_\_\_\_\_ Mailing Address Verification Form
- \_\_\_\_\_ SSA-89 Authorization for Social Security Administration Release of Information
- \_\_\_\_\_ Executed 4506T
- \_\_\_\_\_ W9
- \_\_\_\_\_ All Other Required State & Fed Regulatory Disclosures
- \_\_\_\_\_ Disclosure Tracking
- \_\_\_\_\_ E-Sign Consent, if applicable
- \_\_\_\_\_ USA Patriot Act & Borrower I.D. Documents
- \_\_\_\_\_ CBCMA Quality Control Release Form
- \_\_\_\_\_ CBCMA Secondary Financing Disclosure, if applicable
- \_\_\_\_\_ 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
- \_\_\_\_\_ LDP/GSA



