

# CBC Mortgage Agency Loan Delivery 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 for 1<sup>st</sup>—Initial and Final (Declarations [h] should be marked YES [Final URLA])
- URLA for 2<sup>nd</sup>

## Credit Reporting Documentation

- Credit report
- Soft Pull Credit (dated within 10 calendar 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 Years IRS Tax 1040 and/or W2 Transcripts
- 2 Years W2, 1040s, 1099s
- YTD Profit and Loss, if applicable
- 2 Years Tax Returns (self-employed borrowers only)
- Social Security, Pension, Other Income Documentation
- Any LOEs related to Borrower's Income (for example, an LOE if borrower has a housing gap of thirty days or more)

## Asset Documentation

- VODs
- Bank Statements
- Gift Letters
- Copy of Gift Funds Check and Deposit Receipt
- Copy of canceled EMD check
- 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 and Amendatory Clause
- For Your Protection, Get a Home Inspection
- Copy of Earnest Money Deposit
- Preliminary Title Commitment (including 24-month chain of Title and Survey when applicable)
- Flood Zone Certification (Life of Loan)
- 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 (required for manufactured housing)
- HUD-92544 Warranty of Completion of Construction (required for manufactured housing)
- Certificate of Occupancy (or requirements per Mortgagee Letter 2020-36)
- 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 Acknowledgement of Receipt of Appraisal
- Notice of Right to Copy of Appraisal

## Closing

- Proof of Home Loan Toolkit delivered within 3 days of application
- Loan Estimate (All LEs, 1<sup>st</sup> and 2<sup>nd</sup> mortgages, stacked beginning with Initial LE followed by all Revised LEs; if initials are not signed, provide disclosure tracking)
- Settlement Services Providers List
- Intent to Proceed
- All Changes of Circumstances (COCs)
- All Closing Disclosures (1<sup>st</sup> and 2<sup>nd</sup> mortgages, initial and final; including a copy of the CD delivered to the Seller; never use the word "Chenoa"; L04-07 should read "CBCMA 2<sup>nd</sup> Lien)
- Addendum to Closing Disclosure

- Fully Executed Settlement Certification (Contract date to be included in paragraph on pgs 1 and 2; this will not automatically add with your LOS)
- Settlement Statement (HUD-1)
- Wire Instructions
- Closing Protection
- Note with Allonge, 1<sup>st</sup> and 2<sup>nd</sup> (2<sup>nd</sup> to be endorsed to CBCMA; must be delivered within 3 days of reverse bailee delivery if reverse bailee is used)
- 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 application
- First Payment Letter, 1<sup>st</sup> and 2<sup>nd</sup>, if applicable
- Initial Escrow Account Disclosure
- Amortization Schedule
- Hazard Insurance Requirements and 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 and Authorization

- Compliance Agreement
- Homeownership Counseling with HUD-approved List, if applicable
- 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 4506-C
- W9
- All other required state and federal regulatory disclosures
- Disclosure Tracking
- eSign Consent, if applicable
- USA Patriot Act and Borrower ID 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 (showing UMIP paid)
  - COVID Overlay: MIC (delivered prior to purchase)
- LDP/GSA
- MCC, if applicable
- POA, if applicable