

**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