

Mortgage License Originator - Checklist



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COMPLETED	REQUESTED	RESPONSIBLE PARTIES	DOCUMENTS
		Lender & Broker, Processor	Loan Summary (Form 1008)
		Lender & Broker, Processor	Closing Disclosure
		Lender & Broker, Processor	Loan Estimate (Copies of all Loan Estimates + documentation of changed circumstances)
		Lender & Broker, Processor	Initial Loan Application (Form 1003)
		Lender & Broker, Processor	Final Signed Loan Application (Form 1003)
		Lender & Broker, Processor	* Verification of Employment/Self Employment
		Lender & Broker, Processor	*Verification of Mortgage/ Rent
		Lender & Broker, Processor	* Verification of Income
		Lender & Broker, Processor	Advanced Fee/Application Disclosure
		Lender & Broker, Processor	Affidavit of Occupancy
		Lender & Broker, Processor	Anti-steering Disclosure
		Lender & Broker, Processor	Customer Broker Agreement (for all "brokered" loans)
		Lender & Broker, Processor	Servicing Disclosure
		Lender & Broker, Processor	Equal Opportunity Act Disclosure
		Lender & Broker, Processor	Privacy Notice
		Lender & Broker, Processor	List of Homeownership Counseling Organizations
		Lender & Broker, Processor	Borrower's Authorization to Pull Credit
		Lender & Broker, Processor	Credit Report
		Lender & Broker, Processor	Credit Report Invoice(s)
		Lender & Broker	Appraisal
		Lender & Broker	Paid Appraisal Invoice (or copy of appraisal invoice and check used to pay it)
		Lender & Broker	Lenders Title Policy (with premium amount listed or title invoice)
		Lender & Broker	* Owners Title Policy (with premium amount listed or title invoice)
		Lender & Broker	Flood Certification & Courier Fees
		Lender & Broker, Servicer	Copy of RECORDED Mortgage (If e-filed a copy of recording report showing fees)
		Lender & Broker	Copy of RECORDED Deed
		Lender & Broker	Lock in Agreement and Rate Sheet for that day
		Lender & Broker, Servicer	Copy of the Note
		Lender & Broker	Notice of Right to Rescind (for refinances)
		Lender & Broker	* Affiliated Business Disclosure
		Lender & Broker	FBI Mortgage Fraud Warning Notice
		Servicer	Notice of Servicing Transfer ("Welcome Letter and Good Bye")
		Servicer	All Loan Modification(s)
		Servicer	Payment History (with allocation of Principal & Interest and declining balance)
		Servicer	Invoices for Property Tax and Insurance
		Servicer	Annual Escrow Statement(s) & PMI Notice(s)
		Servicer	Payoff Statement
		Servicer	Deed of Trust

* Please note that above items with an asterick represents forms that may not be required with certain types of loans such as "stated income" for example.