

**FHA QUALITY CONTROL AUDIT REPORT**  
**AUDIT FILE CHECK LIST**  
**PREPARED BY NATIONAL QUALITY ASSURANCE div of SMC**

- \_\_\_\_ **CLOSING DISCLOSURE** fully executed and certified true & correct  
\_\_\_\_ Note, fully executed and certified true & correct by Title Agent  
\_\_\_\_ Mortgage, fully executed and certified true & correct by Title Agent  
\_\_\_\_ Warranty Deed, fully executed and certified true & correct by Title Agent  
\_\_\_\_ Assignment of Mortgage  
\_\_\_\_ Title Policy or Commitment     Closing Protection Letter  
\_\_\_\_ Name Affidavit for all variations/GSA/LDP  
\_\_\_\_ Property Survey  
\_\_\_\_ Evidence of Insurance:  Homeowner's Coverage  Flood Coverage  
\_\_\_\_ Initial Escrow Account Disclosure  
\_\_\_\_ QM Worksheet  
\_\_\_\_ Initial Uniform Residential Loan Application (URLA/1003)  
\_\_\_\_ Initial Uniform Residential Loan Application Addendum 92900A, pages 1 & 2  
\_\_\_\_ Final Uniform Residential Loan Application (URLA/1003)  
\_\_\_\_ Final Uniform Residential Loan Application Addendum 92900A, pages 1, 2, 3 & 4  
\_\_\_\_ Lender/Sponsor Loan Approval  
\_\_\_\_ FHA Loan Underwriting and Transmittal Summary (HUD Form 92900LT)  
\_\_\_\_ Lock In:                     Received  Given     Initial Rate Sheet     Lock in Rate Sheet  
\_\_\_\_ Loan Commitment:  Received  Given  
\_\_\_\_ DU/LP Findings (including 1<sup>st</sup> run, final and Approval w/ FHA Case No.)  
\_\_\_\_ Credit Report:  Personal  Business Credit Report per DU/LP Findings \_\_\_\_ Credit Score Notice Disclosure  
\_\_\_\_ List of Counseling Agencies and Notification \_\_\_\_\_  
\_\_\_\_ Credit Explanation Letter / Credit Inquiry Letter per DU/LP Findings or DE Underwriter  
\_\_\_\_ Verification of Rents and/or Mortgages per DU/LP Findings or DE Underwriter  
\_\_\_\_ Verification of Employment (Verbal VOE or direct VOE)  
\_\_\_\_ Paystub(s) per DU/LP Findings or DE Underwriter  
\_\_\_\_ W-2 Statement(s) per DU/LP Findings or DE Underwriter  
\_\_\_\_ IRS Federal Tax Returns per DU/LP Findings or DE Underwriter  
\_\_\_\_ Financial Statement and/or Profit & Loss Statement per DU/LP Findings or DE Underwriter  
\_\_\_\_ Verification of Deposit for all assets on URLA/1003  
\_\_\_\_ Bank Statements (direct from Banking Institution, Internet print out, Bank prepared transcript, 401k & retirement account statements)  
\_\_\_\_ Gift Letter (fully executed with all required information on donor and amount of gift funds given)  
\_\_\_\_ Evidence of gift donor ability  
\_\_\_\_ Evidence of receipt of gift funds (wire transfer, canceled check, HUD Settlement Statement)  
\_\_\_\_ Sales Contract, fully executed including FHA Amendatory Statement and Real Estate Certification  
\_\_\_\_ Uniform Residential Appraisal Report (URAR, Fannie Mae Form 1004) \_\_\_\_\_ Date Signed by the Appraiser  
\_\_\_\_ Market Conditions Addendum  
\_\_\_\_ Conditional Commitment Direct Endorsement Statement of Appraised Value (HUD Form 92800.5b) Date Signed by Underwriter \_\_\_\_  
\_\_\_\_ Appraisal Valuation Acknowledgment  
\_\_\_\_ FHA Connection Documentation:  Case Number Assignment     CAIVRS     LDP     GSA  
\_\_\_\_ New Construction Documents  
\_\_\_\_ Compliance Inspection Report (HUD Form 92051) \_\_\_\_\_ Pest Inspection  
\_\_\_\_ **HUD/FHA Disclosures:**  
\_\_\_\_  Important Notice to Homebuyers (HUD Form 92900B)  For Your Protection: Get a Home Inspection (HUD Form 92564)  
\_\_\_\_  Consumer Choice Disclosure Notice)  FHA Assumption Notice – Release of Liability  Lead Paint Notice  
\_\_\_\_ **LOAN ESTIMATE**  Initial Disclosure /  Final Disclosure  
\_\_\_\_ Intent to Proceed             Fees Worksheet     Closing Cost Worksheet  
\_\_\_\_ Changed Circumstance date prepared \_\_\_\_\_  
\_\_\_\_ Written List of Service Providers  
\_\_\_\_ Anti-Steering  
\_\_\_\_ **General Compliance Disclosures:**  
\_\_\_\_  Mortgage Loan Origination Agreement  Privacy Policy Notice  Patriot Act Disclosure w/photo ID & SS # verification  Borrower  
Certification & Authorization  Borrower's Authorization  Electronic Transmission Authorization  RESPA Servicing Disclosure  
\_\_\_\_  Right to Receive copy of Appraisal  ECOA Disclosure  4506-T  Occupancy Affidavit  Anti-Coercion Notice  Fair Credit Reporting  
Act  Right to Financial Privacy Act of 1978  Affiliated Business Arrangement Disclosure  Fair Lending Notice     Broker/Lender  
Certified True Copy Statement  Assignment of Credit Package  Rescission Notice  Flood Disaster Protection Act Notice  Special  
Flood Hazard Determination Notice given by Lender/Sponsor)  Copies of all bills for third party fees  Proof of Receipt by borrower of  
mailed or e-mailed documents  Home Loan Took Kit  Notes to the file

