

**CONVENTIONAL QUALITY CONTROL AUDIT REPORT**  
**PREPARED BY**  
**NATIONAL QUALITY ASSURANCE div of SMC**

**AUDIT FILE CHECK LIST**

- \_\_\_\_\_ **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
- \_\_\_\_\_ Property Survey
- \_\_\_\_\_ Evidence of Insurance:  Homeowner's Coverage  Flood Coverage
- \_\_\_\_\_ Initial Escrow Account Disclosure
- \_\_\_\_\_ PMI Disclosure
- \_\_\_\_\_ QM Worksheet
- \_\_\_\_\_ List of Counseling Agencies \_\_\_\_\_ Notification of Counseling Agencies
- \_\_\_\_\_ Initial Uniform Residential Loan Application (URLA/1003)  1008 Transmittal
- \_\_\_\_\_ Final Uniform Residential Loan Application (URLA/1003)
- \_\_\_\_\_ Lender/Sponsor Loan Approval
- \_\_\_\_\_ Lock In:  Received  Given  Lock in Rate Sheet  Initial Rate Sheet
- \_\_\_\_\_ Loan Commitment:  Received  Given
- \_\_\_\_\_ DU/LP Findings (including 1<sup>st</sup> run and final run)
- \_\_\_\_\_ Credit Report:  Personal  Business Report per DU/LP Findings \_\_\_\_\_ Credit Score Notice Disclosure
- \_\_\_\_\_ 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 (VVOE or direct VOE)
- \_\_\_\_\_ Paystub(s) per DU/LP Findings or DE Underwriter \_\_\_\_\_ Pension \_\_\_\_\_ Social Security
- \_\_\_\_\_ W2 Statement(s) per DU/LP Findings or DE Underwriter
- \_\_\_\_\_ IRS Federal Tax Returns/Transcripts 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 Amendatory Statement and Real Estate Certification  Lead Paint Disclosure
- \_\_\_\_\_ Uniform Residential Appraisal Report (URAR, Fannie Mae Form 1004)  Market Conditions Addendum \_\_\_\_\_
- \_\_\_\_\_ Appraisal Valuation Acknowledgment \_\_\_\_\_ Fannie and Freddie SSR
- \_\_\_\_\_ New Construction Documents
- \_\_\_\_\_ Pest Inspection
- \_\_\_\_\_ **LOAN ESTIMATE**  Initial Disclosure  Final Disclosure  Initial Fees Worksheet  Closing Cost Work Sheet  Intent to Proceed
- \_\_\_\_\_ Changed Circumstance date prepared \_\_\_\_\_ date signed \_\_\_\_\_
- \_\_\_\_\_ Anti-Steering
- \_\_\_\_\_ Written List of Service Providers
- \_\_\_\_\_ Net Tangible Benefit
- \_\_\_\_\_ Copies of all bills for third party fees
- \_\_\_\_\_ GSA/EPLS/OFAC
- \_\_\_\_\_ **General Compliance Disclosures:**
- \_\_\_\_\_  Mortgage Loan Origination Agreement  Privacy Policy Notice  Patriot Act Disclosure w/photo ID & SS # verification
- \_\_\_\_\_  Borrowers Certification and Authorization  Borrower's Authorization  Electronic Transmission Authorization  Servicing Transfer
- \_\_\_\_\_  Right to Receive Appraisal  ECOA Disclosure  4506-T Initial  4506-T Closing  4506-C  Anti-Coercion Notice
- \_\_\_\_\_  Occupancy Affidavit  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 Notice  Special Flood Hazard Determination Notice (given by Lender/Sponsor)  Proof of Receipt by borrower of
- \_\_\_\_\_ mailed or e-mailed documents  Notes to the file  Tool Kit  CHARM Booklet

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