

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
- ___ 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 1st 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
- ___ 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
- ___ 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
- ___ Right to Receive Appraisal ECOA Disclosure 4506-T Anti-Coercion Notice Occupancy Affidavit Fair Credit Reporting Act Right to Financial Privacy Act of 1978 Affiliated Business Arrangement Disclosure Fair Lending Notice RESPA Servicing Disclosure 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 Home Loan Took Kit

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