

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

**USDA 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 \_\_\_\_CPL  
\_\_\_\_ Name Affidavit for all variations  
\_\_\_\_ Property Survey  
\_\_\_\_ Evidence of Insurance:  Homeowner's Coverage  Flood Coverage  
\_\_\_\_ Initial Escrow Account Disclosure  
\_\_\_\_ Initial Uniform Residential Loan Application (URLA/1003)  1008 Transmittal  
\_\_\_\_ Final Uniform Residential Loan Application (URLA/1003)  
\_\_\_\_ QM Worksheet  
\_\_\_\_ 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  
\_\_\_\_ List of Counseling Agencies \_\_\_\_Counseling 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 per DU/LP Findings or DE Underwriter  Transcripts \_\_\_\_\_  
\_\_\_\_ 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 Issued date \_\_\_\_\_  
\_\_\_\_ Appraisal Valuation Acknowledgement  
\_\_\_\_ New Construction Documents  
\_\_\_\_ Pest Inspection  
\_\_\_\_ **LOAN ESTIMATE**  Initial Disclosure  Final Disclosure  Initial Fees Worksheet  Closing Costs Worksheet  
\_\_\_\_ Intent to Proceed  
\_\_\_\_ Changed Circumstance date prepared \_\_\_\_\_ date signed \_\_\_\_\_  
\_\_\_\_ Written List of Service Providers  
\_\_\_\_ Anti-Steering Disclosure  
\_\_\_\_ ELPS/GSA Checklists \_\_\_\_CAIVRS  
\_\_\_\_ **General Compliance Disclosures:**  
\_\_\_\_  Mortgage Loan Origination Agreement  Privacy Policy Notice  Patriot Act Disclosure w/photo ID & SS # verification  Borrower's  
Authorization  Borrowers Certification and Authorization  4506-C  Electronic Transmission Authorization  RESPA Servicing  
Disclosure  Right to Receive Appraisal  ECOA Disclosure  4506-T  4506-C  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 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  
\_\_\_\_ **USDA FORMS**  
\_\_\_\_ Request for Single Family Housing Loan Guarantee RD 1980-21 signed and dated \_\_\_\_\_ Conditional Commitment RD1980-18  
\_\_\_\_ Guaranteed Loan Closing Report RD 1980-19 \_\_\_\_\_ GUS Findings Final Run \_\_\_\_ Household Income Computation Worksheet  
\_\_\_\_ Representations Regarding Felony Convictions AD-3030 \_\_\_\_\_ USDA Loan Note Guarantee

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