

**VA 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 \_\_\_\_CPL \_\_\_\_\_24 Month Chain of Title
- \_\_\_\_\_ Name Affidavit for all variations
- \_\_\_\_\_ Property Survey
- \_\_\_\_\_ Evidence of Insurance:  Homeowner's Coverage  Flood Coverage
- \_\_\_\_\_ Initial Escrow Account Disclosure
- \_\_\_\_\_ QM Worksheet
- \_\_\_\_\_ Initial Uniform Residential Loan Application (URLA/1003)  Addendum to 1003 26-1802a (Pages 1 & 2)
- \_\_\_\_\_ Final Uniform Residential Loan Application (URLA/1003)  Addendum to 1003 26-1802a (Pages 1 & 2)
- \_\_\_\_\_ Loan Analysis 26-6393
- \_\_\_\_\_ Lender/Sponsor Loan Approval \_\_\_\_\_VA Loan Quality Certification
- \_\_\_\_\_ Lock In:  Received  Given  Lock In Rate Sheet  Initial Rate Sheets
- \_\_\_\_\_ Anti-Steering Disclosure
- \_\_\_\_\_ Loan Commitment:  Received  Given
- \_\_\_\_\_ DU/LP Findings (including 1<sup>st</sup> run and final run and approval)
- \_\_\_\_\_ Credit Report:  Personal  Business Report per DU/LP Findings \_\_\_\_ Credit Score Notice Disclosure
- \_\_\_\_\_ Counseling Notice \_\_\_\_\_ List of Counseling Agencies
- \_\_\_\_\_ Credit Explanation Letter / Credit Inquiry Letter per DU/LP Findings or Underwriter
- \_\_\_\_\_ Verification of Rents and/or Mortgages per DU/LP Findings or Underwriter
- \_\_\_\_\_ Verification of Employment (VVOE or direct VOE)  Social Security  Pension Income
- \_\_\_\_\_ Paystub(s) per DU/LP Findings or Underwriter
- \_\_\_\_\_ W2 Statement(s) per DU/LP Findings or Underwriter
- \_\_\_\_\_ IRS Federal Tax Returns per DU/LP Findings or Underwriter
- \_\_\_\_\_ Financial Statement and/or Profit & Loss Statement per DU/LP Findings or 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  VA Escape Clause and Real Estate Certification  Lead Paint Disclosure
- \_\_\_\_\_ Uniform Residential Appraisal Report (CRV 26-1843)  Market Conditions Addendum  Compliance with CRV/NAPP/NOV Conditions
- \_\_\_\_\_ Date signed by Appraiser \_\_\_\_\_  Appraisal Valuation Acknowledgment  Appraisal Valuation Disclosure
- \_\_\_\_\_ Request for Determination of Reasonable Value 26-1805
- \_\_\_\_\_ Pest Inspection Signed and Dated by Veteran at Closing \_\_\_\_\_Final Inspection
- \_\_\_\_\_ **Loan Estimate**  **Initial Disclosure**  **Final Disclosure**  Fees Worksheet  Closing Cost Worksheet
- \_\_\_\_\_ Intent to Proceed
- \_\_\_\_\_ Changed Circumstance date prepared \_\_\_\_\_ date signed \_\_\_\_\_
- \_\_\_\_\_ Written List of Service Providers
- \_\_\_\_\_ ELPS/GSA \_\_\_\_\_CAIVRS
- \_\_\_\_\_ **VA Documents:**  Loan Summary Sheet 26-0286  Request for Certificate of Eligibility 26-1880  Certificate of Eligibility VA 26-8320
- \_\_\_\_\_  DD-214  VA Loan Comparison  Debt Questionnaire 26-0551  VA Benefit Related Indebtedness
- \_\_\_\_\_  Verification of VA Benefits 26-8937  Net Tangible Benefit
- \_\_\_\_\_  Federal Collection Policy Notice 26-0503  Counseling Check List 26-0592  Child Care Stmt.
- \_\_\_\_\_  Rights of VA Loan Borrowers 26-8978  Nearest Living Relative  Veterans Acknowledgement of LE and CD
- \_\_\_\_\_  Interest Rate & Discount Statement  Interest Rate Reduction Worksheet 26-8923
- \_\_\_\_\_  Statement of National Guard/Reserve Status  Report & Certification of Loan Disbursement 26-1820
- \_\_\_\_\_ **General Compliance Disclosures:**  Mortgage Loan Origination Agreement  Privacy Policy  RESPA Servicing Disclosure
- \_\_\_\_\_  Patriot Act Disclosure w/photo ID & SS # verification  Borrower's Cert & Authorization  Electronic Transmission Authorization
- \_\_\_\_\_  Borrower Signature Authorization  Right to Receive Appraisal  ECOA Disclosure  4506-T  Occupancy Affidavit  4506-C
- \_\_\_\_\_  Anti- Coercion Notice  Fair Credit Reporting Act  Right to Financial Privacy Act of 1978
- \_\_\_\_\_  Affiliated Business Arrangement Disclosure  Fair Lending Notice  Assignment of Credit Package  Rescission Notice
- \_\_\_\_\_  Special Flood Hazard Determination Notice Lender  Flood Notice  Copies of all bills for Third Party Fees
- \_\_\_\_\_  Proof of Receipt by borrower of mailed or e-mailed documents  Conversation Log  Notes to the file  Home Loan Took Kit

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