



Check List Prior To Closing

Address:

	Item Description	Yes	N/A	Comment
1	DO Approved/Eligible			
2	All Approval Conditions & DO Conditions Associated and Resolved or Closed			
3	Initial Signed and dated 1003 by all parties			
4	Credit Report used in the DO			
5	Credit Supplements if needed			
6	Soft Pull Credit Report (Upload to Soft Pull Credit Report)			
7	Fraud Guard Ran and Cleared by Underwriter (Upload to Fraud Guard)			
8	Credit LOEs regarding occupancy, credit, motivation, inquiry etc			
9	Clear Copy of Dr. Lic. & SS Card			
10	SSV Completed & Verified for all Borrowers (Upload to SSV Verification)			
11	Written VOE present and previous (Upload to written VOE)			
12	Verbal VOE conducted within 10 days prior to Loan Docs			
13	Paystubs from latest received back. Latest dated within 30 days of Funding			
14	W2s Last 2 Years			
15	All pages TAX RETURNS (1040's, 1120's & 1065's)			
16	Tax Transcripts (1040's, 1120's & 1065's) (Upload to Tax Return Transcripts)			
17	W2's Tax Transcripts (Upload to W2'S Transcripts)			
18	Income LOEs regarding employment gaps, OT, Bonuses etc.			
19	Bank Statement (2 months)			
20	Retirement Statements (2 months) along with Terms of Withdrawal			
21	Gift Letter completed signed & dated by Donor			
22	VOD on all Bank Accounts used & Donor Accounts (Upload to VOD Verification)			
23	LOEs large deposits, undisclosed repeat PMTs, etc.			
24	Final Property Appraisal with all corrections & 1004Ds / 442s (if Needed)			
25	Signed Waiver for 3-Day Appraisal Delivery (If Proof of delivery is less than 3-day prior to Docs date)			
26	Proof of delivery of Appraisal to borrower on or Prior to Doc date			
27	All Initial Disc, COC, LEs, CDs signed & Dates by borrowers			
28	Flood Cert. & (Flood Insurance if in a Flood Zone)			