

Correspondent Lending Loan Submission Checklist

Company Name _____
 Contact Name _____
 Email _____
 Borrower Name _____
 Settlement Date _____

Seller ID _____
 Phone _____
 CMG Loan # _____
 HPML Yes No
 Safe Harbor Yes No
 Impounds Yes No

Origination Type: Retail (Direct) Wholesale (3rd Pty) Correspondent (4th Pty)
 Escrow Holdback: Yes No
 Underwriting Type: Delegated/Closed Loan Non-Delegated/Pre-Funding Review

Credit Documentation / Credit Package

ITEMS REQUIRED AT SUBMISSION : CMG cannot accept files without all documents on this list included.

- Lenders Underwriting Approval / Underwriter Cover Sheet
- AUS Findings
- Final Lock Confirmation (Lender to Borrower) to validate LE / Compliance Test
- Initial 1003 / Final 1003 / Initial and Final FHA 92900A / Initial and Final VA Form 1802 A HUD Addendum
- FHA Connection Case Query and Case Assignment / CAIVRS on LT or Screen Shot
- Certificate of Eligibility (Non VA IRRRL) VA #26.8320 / Results for Determination of Eligibility #26.1880
- 1008 / 92900-LT / VA Loan Analysis #26.6393
- Streamline Worksheets / NTB Worksheet as required by State / VA IRRRL Worksheet / "Old vs. new loan comparison"
- Initial credit report / VOM's / Credit supplements / Undisclosed Debt Monitoring Credit Refresh
- LOE's pertaining to credit / BK Docs / Foreclosure Docs / Inquiry LOE's / Mtg Statements / HOA Statements
- QM Income and Debt Worksheet (Conventional Loans only)
- Income Calculation Worksheet or 1008/LT/VA Loan Analysis Comments by Underwriter
- Paystubs / W-2's, K-1's, 1099's / Lease Agreements / CPA LOE's / Business License / Personal and Business Tax Returns
- School transcripts / Any income or employment LOE's (executed): PER AUS Findings or Guideline Requirements
- 4506-T Signed Form / 4506-T Audit results if applicable
- Verbal VOE (within 10 days of closing/30 for self-employed borrowers) / 3rd Party Verifications
- Asset Statements/ Supporting documentation of Large Deposits
- Gift Letter(s) / Donor Ability Statements / Evidence of Transfer of Gift Funds
- Hazard Insurance / Flood Cert / Flood Insurance / Master Policy Insurance if applicable
- Purchase Contract / Addendums / Inspections / Escrow Instructions / Escrow Deposit Receipt / Specific POA
- Preliminary Title Commitment / Plat Map / Survey / Tax Certificate / Tax Bill / Pay off Demand
- Condo Documentation: Per AUS Findings
- Copy of Revocable Trust Agreement / Subordination Agreement and NOTE of Subordinating Lien If applicable
- Appraisal/Conditional Commitment 92800.5B/Va Appraisal/VANOV/Compliance with CRV or LAPP NOV condntions/UCDP findings (if CU rating is 4.0 or higher a full CU Report is required)
- All Initial Disclosures (including state specific) / ALL LEs / All Change of Circumstance Forms / Service Provider List / E-Consent
- Homeownership Counseling Disclosure and Counselor list / Itemization Fee Worksheet / Acknowledgment of Intent to Proceed Disclosure / Home Loan Toolkit
- Texas Cash Out Disclosures - 12 Day Compliance Notice / Copy of Signed CD executed 1 day prior to Note Date if applicable
- All Applicable FHA / VA / USDA disclosures
- QM Compliance Test Results / Regulatory Compliance Test results (i.e. Mavent/Compliance Ease) / TRID Tests
- Fraud Detection Report (i.e. Fraudguard/Loansafe) MERS / USPS / FEMA Disaster look up / LDP / GSA
- Executed W-9 Forms for all borrowers

Legal Documents / Funding Package

- Certified NOTE / Deed of Trust / Addendums or Riders / Legal Description / Grant Deed / Recorded POA
- Certified FINAL CD / Initial Escrow Disclosure / Service Provider List / Patriot Act Form
- Payoff Demand / Seller Servicing History if applicable / First Payment Letter / All Initial and Revised CDs
- If TCB – full page screenshot of warehouse now
- Certification of Loan Disbursement VA #26.1820 / USDA RD1980-19 / RD1980-21 / AD3030
- All Final Disclosures
- All Applicable State and Federal Final Signed Disclosures
- If applicable VA LGC / FHA MIC / Evidence USDA Guarantee Fee is paid (copy of check)
- Texas Cash Out Title Examination with Clear to Closing Findings from Approved Texas Law firm
- All Applicable FHA / VA / USDA disclosures

Post Purchase Quick Reference

Collateral Endorsement:
 CMG Mortgage, Inc., dba CMG Financial without Recourse

Collateral Endorsement for any property located in
 OHIO, SOUTH CAROLINA and ALABAMA
 CMG Mortgage, Inc. Without Recourse

All Collateral Packages are to be sent to:
 CMG Mortgage, Inc. Attn: Correspondent Lending
 3160 Crow Canyon Road, Suite 400, San Ramon, CA 94583
 Mers#: 1000724-transferred within 1 day of purchasing
 FHA HUD#: 78442 transferred within 15 days of purchasing
 USDA#: Tax ID#68a 0309242 / Agency Assigned #78442