

POWER OF ATTORNEY REVIEW CHECKLIST

BORROWER: _____ LOAN #: _____
 GRANTOR: _____ ATTORNEY IN FACT: _____

General Questions			
1	The property is NOT vested in the name of a trust	YES	NO
2	Property is not in the state of Texas.	YES	NO
3	Loan is not a cash out refinance	Yes	NO
4	Initial 1003, initial disclosures & Purchase Contract (if applicable) are signed by all borrowers (NOT AS POA)	Yes	NO
Power of Attorney			
5	There are separate power of attorneys for each borrower who will not be present at the signing.	YES	NO
6	The power of attorney is not a general power of attorney.	YES	NO
7	The power of attorney is specific to the transaction.	YES	NO
8	The property is referenced by address or legal description.	YES	NO
9	The attorney in fact is given the authority to enter into a real estate transaction mortgaging the property.	YES	NO
10	The grantor is stated clearly.	YES	NO
11	The attorney in fact is stated clearly.	YES	NO
12	The property in the state of Mississippi, <u>one</u> of the following is true: <ul style="list-style-type: none"> • The property is an investment property or second home. • The property is owner-occupied AND the grantor and attorney in fact are not married. 	YES	NO
13	The power of attorney is signed and dated <i>before</i> or <i>on</i> the date of the first document signed by the attorney in fact.	YES	NO
14	The power of attorney will not expire before funding.	YES	NO
15	The power of attorney is witnessed, if required by the recording jurisdiction.	YES	NO
16	The power of attorney is notarized and the notary section includes all of the following information:	YES	NO
17	County and state of execution	YES	NO
18	Date of notary	YES	NO
19	Borrower's name	YES	NO
20	Notary's signature	YES	NO
21	Notary's commission expiration date	YES	NO
22	Notary's seal	YES	NO
23	The power of attorney has been submitted to and approved by the title company.	YES	NO
24	The title company will insure the use of the power of attorney.	YES	NO
25	VA: Alive and Well Statement has been executed or efforts have been documented and are in the file if applicable.	YES	NO
Questions 1-25 have been answered YES.			
Supporting Documentation Review			
26	Only the settlement documentation was signed by the attorney in fact. (All of the following supporting documentation is signed by the actual borrowers: credit authorization, preliminary application, final application, tax returns, etc.) (Series H)	YES	NO
27	A <i>Certification of Competency or Non-Termination</i> , or other documentation certifying the validity of the power of attorney, is not required by the recording jurisdiction or it has been supplied.	YES	NO
Funding Loan Document Review			
28	The underwriter has reviewed and approved the power of attorney and its use.	YES	NO
29	The power of attorney is recorded or will be recorded in front of our security agreement and a certified copy has been provided with the signed loan documents.	YES	NO
30	Signature lines on the closing documents match the power of attorney(s) and follow CMG guidelines.	YES	NO
31	If typed signature lines do not reflect POA verbiage (i.e. "As attorney in fact"), exceptions may be made if title agent/ attorney provide written confirmation that loan is insurable as is -or- Final Title Policy is provided.	YES	NO
32	Signatures on the closing documents match the power of attorney(s) and follow CMG guidelines.	YES	NO
33	There are no under-or over-signed documents.	YES	NO
34	The power of attorney has not expired.	YES	NO
Lender Warranty- I certify that the information and statements contained on this form are true and correct.			
Management Signature		Position:	Date
Print Name:			