

Loan Number: _____

COE Date: _____

- Review milestone comments
- Check for emails
- Review processor certificates

Loan Program: _____

Loan Type: _____

Occupancy: _____

Property Type: _____

Loan Terms

- Verify purchase price
- Qualifying rate matches note rate
- Verify property taxes
- Review initial disclosures
- Review NMLS documentation
- Review USPS
- Verify mortgage insurance
- Verify funding fee
- Verify HOA dues

FHA Loan

- Signed AMREC
- Case Number (Validated)
- Clear CAIVRS
- Appraisal Logging (if appraisal is required)
- Refinance Authorization (if Refinance)
- Condo Approved (if condo)

If FHA New Construction

- Builder's Certification of Plans, Specs & Site - FHA Form 92541
- Builder's Warranty – FHA Form 92544
- FHA 10-Year Warranty
- Termite Soil Treatment Form NPC-99-A
- Termite Soil Treatment Form NPC-99-B

VA Loan

- Certificate of Eligibility (COE)
- VA Case Number
- Get Residual Income

Loan Documentation

- Review government-issued photo ID ID Type: _____
- Review Social Security Card or ITIN document
- Review divorce decree or letter of explanation (if unmarried with dependents)
- Review residence history Owned REOs: _____
- Pay stubs on file (if employee)
- Credit report matches Encompass data
- Complete asset documents
- Review flood certificate Review flood insurance (if required)

- Review purchase contract
- Review hazard insurance
- Review appraisal acknowledgement
- Condition for signed Borrower Ownership and Property Status certification (if not signed)
- Review Master insurance (if required)

AUS Review

- Review AUS findings
- Verify documentation on file per findings

Hand-off to Underwriter

- Add milestone comments
- Notify underwriter of review complete

Last updated 30 October 2023