

# Correspondent Required Documents



## Credit Package

<p><b>Credit</b></p> <p>Credit Report, Credit Supplements, VOM, VOR, cancelled checks Any additional LOE's regarding File Satisfactions of tax liens, collections, judgments Spouse's Borrower Authorization completed (including birthdate, SSN, address and signature) Spouse's Credit report (Non-Signing Spouse) Electronic Fraud Detection / QC Report (example: FraudGuard or LoanSafe) Bankruptcy Discharge and Bankruptcy Docs Divorce Docs Hazard Insurance Flood Insurance Flood Cert Flood Hazard Determination signed if in flood zone</p>	<p><b>Income</b></p> <p>Tax Transcripts, Paystubs &amp; W2s Bank Statements VVOEs</p>
<p><b>Appraisal and Title</b></p> <p>Purchase agreement (if applicable) and all addendums Subordinate Financing- Note and Deed of Trust Escrow Instructions Prelim- including: ALTA Address Supplement, Tax Cert, Plat Map, Wiring Instructions POA (Must be specific) Termite Report and Clearance New Construction Docs Notice of Value (NOV), if VA Appraisal invoice Appraisal(s) CIR/1004D – 2nd appraisal or AVM if applicable</p>	<p><b>Assets</b></p> <p>EMD Deposit Receipt / Copy of Cancelled Check Executed Gift Letter and Tracking of Transfer of Gift Funds Bank Statement(s) Tracking / Source of Large Deposits</p>
	<p><b>Misc</b></p> <p>Evidence of Liquidation terms from Retirement Administrator</p> <p><b>Insurance and Payoffs:</b> Insurance (Hazard, HO-6 and Flood if applicable) Payoff Statements Condo Project Documents Condo HOA Cert</p>

## Legal Package

<p><b>Executed Legal Documents</b></p>	
<p>Copy of Note Copy of Allonge Deed of Trust / Mortgage Riders (if applicable) Grant Deed / Warranty Deed / Interposal (if applicable) Signature Affidavits All Disclosed Closing Disclosures All Disclosed Loan Estimates &amp; Applicable of Circumstance Borrower's Intent to proceed with Initial Impound Disclosure First Payment Letter Tax Information Worksheet</p>	<p>Notice of Right to Cancel (if refinance) 4506-T W9 Final 1003 Compliance Agreement Occupancy Notice (if applicable) Borrowers Authorization Appraisal / Valuation Acknowledgement Buyers Funds to Close Final Settlement Statement Escrow / Title documents and affidavits as applicable</p>

