



Delegated Loan - Document Submission Checklist

Borrower: _____ **MSF Loan#:** _____

Client Name: _____ **Contact Name:** _____

Contact Email: _____ **Phone#:** _____

<p>Importing Data for Credit and Closed Files:</p> <ul style="list-style-type: none"> ◦ Log into Byte – https://msfbyteweb.msfhome.com/ByteWebPortalSite/ ◦ Select “Merge Fannie Mae File” to import your 3.2 Fannie Mae data file ◦ MSF Correspondent Resources 	<p>Uploading Documents for Credit & Closed Files or Conditions:</p> <ul style="list-style-type: none"> ◦ Log into Byte - https://msfbyteweb.msfhome.com/ByteWebPortalSite/ ◦ Select Loan, under “Stored Documents” choose file, select “Type” of document (03-Correspondent Closing Package or 06-Correspondent Suspense Conditions) Select “Upload”
<p>Applicable for Conventional and various loan products:</p> <ul style="list-style-type: none"> ◦ Rate Lock Confirmation ◦ Note endorsed to Mortgage Solutions of Colorado, LLC, by a Corporate officer or authorized person per Corporate Resolution on file with typed name and title, with all Addendums/Schedules ◦ Specific Power of Attorney (if applicable) with Legal or Property Address; must carry notary stamp or seal ◦ Deed of Trust or Mortgage with all applicable Riders attached, must carry notary stamp or seal ◦ MIN Number registered with MERS ◦ Interim/Corporate Assignments (if applicable) assigned to MERS, signed and notarized, must reference legal description, must carry notary stamp or seal ◦ Title Binder/Preliminary Title Report show a 12 month history of ownership ◦ Closing Protection Letter ◦ Survey or Plat Map (as applicable) ◦ Trust Certification and/or Trust Agreement (if applicable) must carry Notary stamp or seal ◦ Name Affidavit (if applicable) ◦ Payment History if payments have been made ◦ Subordination Agreement (if applicable) ◦ Secondary Note and Security Instrument (if applicable) ◦ Appraisal and all attachments (colored first generation pdf) ◦ Appraisal Conditions evidence of clearance of all Appraisal conditions including Inspection Report and/or Natural Disaster addressed (if applicable) ◦ Termite Report (if applicable) ◦ Condo/PUD Approval or Questionnaire (if applicable) ◦ Purchase Agreement and all addendums executed by property seller and buyer ◦ Closing Disclosure with proof of borrower receipt 3 days prior to loan closing and Final CD ◦ Initial Escrow Account Statement, if impounds required ◦ Escrow Waiver Letter, if impounds are waived ◦ Property Tax Information Sheet – proof of payment if taxes are due within 60 days following Note Date ◦ Hazard Insurance Binder/Policy and paid receipt for first year’s premium; mortgagee clause verbiage includes “Its Successors and/or Assigns”; Refinances require 45 days remaining coverage ◦ Determination Flood Certificate ◦ Flood Insurance (if applicable) Application/Policy and paid receipt for first year’s premium; mortgagee clause verbiage includes “Its Successors and/or Assigns”; Refinances require 45 days remaining coverage ◦ Activated PMI Certificate – Conventional only (if applicable) ◦ Proof of PMI premium due for PMI activation paid 	<ul style="list-style-type: none"> ◦ Transmittal Summary 1008 signed by underwriter ◦ Underwriting Worksheets (i.e., Self Employed Analysis 1084, Rental Income) ◦ DU / LP Findings showing Approve/Eligible or Accept, must include last submission and if not prior to closing also include last submission before closing (if DO, must be released to Mortgage Solutions of CO) ◦ 1003 Initial and Final Loan Application signed and dated by borrower(s) and Loan Officer, include NMLS numbers for the LO and the Company ◦ Credit Report and Supplements ◦ Borrower Letter of Explanation(s) ◦ Payoff Statement ◦ Verification of deposit, gift funds, gift letter ◦ Verification of Assets include all pages ◦ Verification of Employment and Income ◦ Verbal VOE within 10 days of closing ◦ Verification of Mortgage (if applicable) ◦ Rental Leases (if applicable) ◦ 4506-T IRS Form completed, signed and dated at closing by all qualifying borrower(s) ◦ 4506-T Transcripts ◦ Borrower(s) Identification include copy of government issued photo ID ◦ W-9 Form signed by borrower(s) ◦ Compliance Checks – NTB, NMLS, predatory lending, High Cost, RESPA, federal/state specific requirements ◦ Loan Estimate and any re-issued LE along with Change of Circumstance Form ◦ Amortization Schedule ◦ Right of Rescission Notice ◦ First Payment Letter ◦ RESPA - Notice of Assignment, Sale or Transfer regarding transfer of loan to Mortgage Solutions of Colorado, LLC 5455 N. Union Blvd, Colorado Springs, CO 80925 ◦ ARM Disclosure (if applicable) ◦ Credit Score Disclosure ◦ Homeownership Counseling Disclosure ◦ All Applicable Disclosures ◦ All other applicable docs for specific AUS Findings and loan program guidelines ◦ USPS check ◦ Fraud Checks – MERS, SS# validation, FraudGUARD, CoreLogic or other ◦ Loan Quality Initiative Check within 10 days of Closing ◦ UAD Submission Summary Report shows uploaded to UCDP ◦ Fannie and Freddie UAD Submission Summary Report shows uploaded to UCDP ◦ ATR “Ability to Repay” Worksheet or LOS print out ◦ QM “Qualified Mortgage” Fee Worksheet or LOS print out ◦ Any other applicable doc for the specific loan program



Delegated Loan - Submission Document Checklist (cont.)

<p>Applicable for Original Note:</p> <ul style="list-style-type: none"> ◦ Correctly endorsed to Mortgage Solutions of Colorado, LLC ◦ Property Address matches Security Instrument, Title, DU Findings and USPS ◦ Bailee Letter/Wire Instructions 	<p>Original Note Shipped to:</p> <p>Deutsche Bank National Trust Attn: Team Mortgage Solutions 1761 East Saint Andrew Place Santa Ana, CA 92705</p>
<p>Applicable for FHA loan products:</p> <ul style="list-style-type: none"> ◦ FHA Case Number Assignment printout ◦ CAIVRS Authorization successful for all borrowers ◦ 92900-LT signed and dated per AUS Findings ◦ 92900A Initial and Final signed and dated by all parties ◦ 92800-5B Conditional Commitment of Appraisal ◦ Firm Commitment ◦ 92900B Important Notice to Homebuyers ◦ 92564CN Consumer Protection Form "For Your Protection Get a Home Inspection" ◦ 92561 Hotel Transient for 2-4 units (if applicable) ◦ Amendatory Clause signed by all parties (purchase) ◦ Real Estate Certification signed by all parties (purchase) ◦ 92541 Builder's Certification or 10yr Warranty (if applicable) ◦ 92544 Warranty of Completion (if applicable) ◦ Streamline Income – Salaried Borrower: (paystub or VOE or Income Section 1003) - Self-Employed: (4506T Transcript or Income Section 1003) ◦ Any other applicable documents for FHA loans ◦ Down Payment Assistant Programs Ineligible <p>Applicable for VA loan products:</p> <ul style="list-style-type: none"> ◦ CAIVRS Authorization successful for all borrowers ◦ Notice of Value and all NOV requirements or Certificate of Reasonable Value (CRV) for all Non-IRRRL loans ◦ Proof of VA Funding Fee paid or proof Veteran is exempt ◦ Certificate of Eligibility form VA26-1880 Request for Certificate of Eligibility; or VA26-8320 Certificate of Eligibility (COE); or printout from VA portal for IRRRL ◦ Alive and Well not Missing in Action (if applicable) ◦ VA 86-8923 IRRRL Worksheet ◦ Comparison Statement on VA IRRRL ◦ VA Form 26-1820 Report and Certification of Loan Disbursement, signed and dated by Client and borrower ◦ VA 26-1802a Addendum to URLA (Final) ◦ VA 26-1859 Warranty of Completion of Construction (if applicable) ◦ Streamline Income – Salaried Borrower: (paystub or VOE or Income Section 1003) - Self-Employed: (4506T Transcript or Income Section 1003) ◦ Any other applicable documents for VA loan 	<ul style="list-style-type: none"> ◦ HUD Form 53038 – Transmittal form Loan Guarantee Fee, along confirmation Initial Fee is paid ◦ Streamline Income – Salaried Borrower: (paystub or VOE or Income Section 1003 - Self-Employed: (4506T Transcript or Income Section 1003) ◦ Any other applicable documents for 184 loans <p>Applicable for Texas 50(a)(6) Home Equity loan products:</p> <ul style="list-style-type: none"> ◦ 12 Day Notice Period: Notice Concerning Extension of Credit must be signed and dated by ALL borrower(s), owners-in-title and non-borrowing spouses ◦ Receipt of Copies: Texas Home Equity Receipt of Copies must be signed and dated by ALL borrower(s) as of the date of closing. ◦ One Day Disclosure: The Acknowledgement Confirming Borrower Receipt of Final Itemized Disclosure of Fees must be signed and dated by ALL borrower(s) one day prior to closing ◦ Texas Home Equity Note – Fannie Form 3244.1. ◦ Texas Home Equity Security Instrument- Fannie Form 3044.1 ◦ Texas Equity Affidavit and Agreement – Fannie Form 3185, must be signed and dated by All Borrower/Owner's / Owner's spouses on or prior to execution of the loan closing documents ◦ Texas Home Equity Condo Rider – Fannie Form 3140.44, if applicable ◦ Texas Home Equity PUD Rider – Fannie Form 3150.44, if applicable ◦ Rescission Period: The Notice of Right of Rescission signed and dated by ALL borrower(s) ◦ Right To Cancel: Confirmation of Election Not To Rescind or Cancel Transaction signed and dated by ALL borrower(s) ◦ Acknowledgment of Fair Market Value: Must be signed and dated by ALL borrower(s) and the lender ◦ Constitutional Notice: Texas Home Equity Certificate from Originating Lender's Regarding Compliance with Section 50(a)(6) Article XVI of the Texas Constitution must be provided to ALL borrower(s) as a separate document ◦ Title Insurance Endorsements: T-2, T-19, T-42, and T-42.1; if a PUD include T-17 ◦ Legal and Compliance Statement: Mortgage Solutions Form Statement of Opinion or similar form signed and dated by Legal Counsel ◦ Any other applicable documents for Texas 50(a)(6) Home Equity loans <p>Applicable for USDA loan products:</p> <ul style="list-style-type: none"> ◦ CAIVRS Authorization successful for all borrowers ◦ GUS Underwriting Findings showing Accept/Eligible ◦ RD Form 1980-18 Executed by Client ◦ RD Conditions from 1980-18 ◦ Safe Well Water Test (if applicable) ◦ RD Form 1980-21 Executed by Borrower(s) and Client ◦ RD Form 1980-19 Loan Closing Report ◦ Any other applicable documents for USDA loans