



# Delegated Loan - Document Submission Checklist

**Borrower:** \_\_\_\_\_ **MSF Loan#:** \_\_\_\_\_

**Client Name:** \_\_\_\_\_ **Contact Name:** \_\_\_\_\_

**Contact Email:** \_\_\_\_\_ **Phone#:** \_\_\_\_\_

<p><b>Importing Data for Credit and Closed Files:</b></p> <ul style="list-style-type: none"> <li>◦ Log into Byte – <a href="https://msfbyteweb01.mortgagesolutions.net/ByteWebPortalSite">https://msfbyteweb01.mortgagesolutions.net/ByteWebPortalSite</a></li> <li>◦ Select “Merge Fannie Mae File” to import your 3.4 Fannie Mae data file</li> <li>◦ <a href="#">MSF Correspondent Resources</a></li> </ul>	<p><b>Uploading Documents for Credit &amp; Closed Files or Conditions:</b></p> <ul style="list-style-type: none"> <li>◦ Log into Byte - <a href="https://msfbyteweb01.mortgagesolutions.net/ByteWebPortalSite">https://msfbyteweb01.mortgagesolutions.net/ByteWebPortalSite</a></li> <li>◦ Select Loan, under “Stored Documents” choose file, select “Type” of document (“Closing Package” for initial closed loan delivery or “Investor Conditions” for suspense conditions) Select “Upload”</li> </ul>
<p><b>Applicable for Conventional and various loan products:</b></p> <ul style="list-style-type: none"> <li>◦ Rate Lock Confirmation</li> <li>◦ 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</li> <li>◦ Specific Power of Attorney (if applicable) with Legal or Property Address; must carry notary stamp or seal</li> <li>◦ Deed of Trust or Mortgage with all applicable Riders attached, must carry notary stamp or seal</li> <li>◦ MIN Number registered with MERS</li> <li>◦ Interim/Corporate Assignments (if applicable) assigned to MERS, signed and notarized, must reference legal description, must carry notary stamp or seal</li> <li>◦ Title Binder/Preliminary Title Report show a 12 month history of ownership</li> <li>◦ Closing Protection Letter</li> <li>◦ Survey or Plat Map (as applicable)</li> <li>◦ Trust Certification and/or Trust Agreement (if applicable) must carry Notary stamp or seal</li> <li>◦ Name Affidavit (if applicable)</li> <li>◦ Payment History if payments have been made</li> <li>◦ Subordination Agreement (if applicable)</li> <li>◦ Secondary Note and Security Instrument (if applicable)</li> <li>◦ Appraisal and all attachments (colored first generation pdf )</li> <li>◦ Appraisal Conditions evidence of clearance of all Appraisal conditions including Inspection Report and/or Natural Disaster addressed (if applicable)</li> <li>◦ Termite Report (if applicable)</li> <li>◦ Condo/PUD Approval or Questionnaire (if applicable)</li> <li>◦ 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</li> <li>◦ Initial Escrow Account Statement, if impounds required</li> <li>◦ Escrow Waiver Letter, if impounds are waived</li> <li>◦ Property Tax Information Sheet – proof of payment if taxes are due within 60 days following Note Date</li> <li>◦ 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</li> <li>◦ Determination Flood Certificate</li> <li>◦ 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</li> <li>◦ Activated PMI Certificate – Conventional only (if applicable)</li> <li>◦ Proof of PMI premium due for PMI activation paid</li> </ul>	<ul style="list-style-type: none"> <li>◦ Transmittal Summary 1008 signed by underwriter</li> <li>◦ 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)</li> <li>◦ 1003 Initial and Final Loan Application signed and dated by borrower(s) and Loan Officer, include NMLS numbers for the LO and the Company</li> <li>◦ Credit Report and Supplements</li> <li>◦ Borrower Letter of Explanation(s)</li> <li>◦ Payoff Statement</li> <li>◦ Verification of deposit, gift funds, gift letter</li> <li>◦ Verification of Assets include all pages</li> <li>◦ Verification of Employment and Income</li> <li>◦ Verbal VOE within 10 days of closing</li> <li>◦ Verification of Mortgage (if applicable)</li> <li>◦ Rental Leases (if applicable)</li> <li>◦ 4506-T IRS Form completed, signed and dated at closing by all qualifying borrower(s)</li> <li>◦ 4506-T Transcripts</li> <li>◦ Borrower(s) Identification include copy of government issued photo ID</li> <li>◦ W-9 Form signed by borrower(s)</li> <li>◦ Compliance Checks – NTB, NMLS, predatory lending, High Cost, RESPA, federal/state specific requirements</li> <li>◦ Loan Estimate and any re-issued LE along with Change of Circumstance Form</li> <li>◦ Amortization Schedule</li> <li>◦ Right of Rescission Notice</li> <li>◦ First Payment Letter</li> <li>◦ RESPA - Notice of Assignment, Sale or Transfer regarding transfer of loan to Mortgage Solutions of Colorado, LLC 7450 Campus Drive Suite 200, Colorado Springs, CO 80920</li> <li>◦ ARM Disclosure (if applicable)</li> <li>◦ Credit Score Disclosure</li> <li>◦ Homeownership Counseling Disclosure</li> <li>◦ All Applicable Disclosures</li> <li>◦ All other applicable docs for specific AUS Findings and loan program guidelines</li> <li>◦ USPS check</li> <li>◦ Fraud Checks – MERS, SS# validation, FraudGUARD, CoreLogic or other</li> <li>◦ Loan Quality Initiative Check within 10 days of Closing</li> <li>◦ UAD Submission Summary Report shows uploaded to UCDP</li> <li>◦ Fannie and Freddie UAD Submission Summary Report shows uploaded to UCDP</li> <li>◦ ATR “Ability to Repay” Worksheet or LOS print out</li> <li>◦ QM “Qualified Mortgage” Fee Worksheet or LOS print out</li> <li>◦ Rate sheet or Pricing example for the date of lock</li> <li>◦ Any other applicable doc for the specific loan program</li> </ul>



## Delegated Loan - Submission Document Checklist (cont.)

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