

FUNDING CHECKLIST

Borrower: _____

Loan Number: _____

Request these documents the day after the loan is scheduled to close by sending a Document Request to the Closing Agent. You must receive a faxed copy of these documents before you can order the wire. Please keep the faxed copies in your Keep Pack.

- Note (all pages)**
 - Signed as typed. Typed names must match the names as vested on the title commitment (i.e., "Edward Smith" should be typed as vested interest is held, not shortened to "Ed Smith")
 - The Note must be initialed where applicable
- Deed of Trust Mortgage**
 - Signed as prepared
 - Notary acknowledgements must be completed
- Certified HUD-1**
 - Check that all fees were disclosed per our instructions (i.e., closing/escrow/settlement fee/delivery fee)
 - Any changes in the APR fees after the customer signed the HUD-1 require that these fees be lender paid
 - **Do not wire funds without a corrected unsigned HUD-1 with a copy of the letter to the customer. Funds must be included in the initial wire. Any APR violations not caught during rescission require rescission to be re-opened.**
 - Verify that all payoffs were disclosed per our instructions
 - Return the loan to Underwriting if there are any changes to the payoff amounts
 - **Final HUD-1 in Escrow States must have a disbursement date. Interest from date must be from the disbursement date.**
 - On Purchases, all HUD-1 documents must be reviewed by a Manager
 - Complete the Purchase Checklist
- Notice of Right to Cancel****
 - Verify that the borrower did not rescind
 - Verify that all borrowers and non-purchasing spouses have signed

If the borrower does not sign on the correct closing date, the "midnight of" date must be changed and initialed by the borrower (Verify that the "interest from date and the disbursement date on the HUD are correct)
- Truth-in-Lending (all pages)****
 - Properly executed
 - Insurance Section must be signed by the insured borrowers when applicable

** If both spouses appear on title, both must sign the Mortgage, Rescission and Truth-in-Lending documents. If only one spouse is on title to the mortgaged property, please refer to "Marital Signatory Requirements" document.
- Warranty Deed**
 - Copy of executed Warranty Deed on purchase loans.
- Optional Insurance**
 - If the Optional Insurance is not signed, the health questions are not answered, or the questions are answered with a "yes," notify the branch and the closing agent
 - If the loan has not funded and the borrower decides he does not want insurance, remove the insurance information from the TMO screen CH600A

The funding must not occur until the 4th business day following the customer's signature on the Note, Mortgage, HUD-1, Right of Rescission, and Truth-in-Lending documents.

Funded By: _____

Date: _____