

NDC Closing Checklist



Loan Number:		Borrower Name:	
Lender Name:		Lender ID No:	
Contact Name:		Contact Phone #:	
Contact Fax #:		Contact E-mail:	
Universal Loan Identifier (ULI)			
Please Note: This checklist does not include every document required nor may they all apply. Documents may vary by transaction. This checklist does not ensure Loan Purchase Approval			
Collateral Documents:		Credit Documents:	
HPML – Borrower Rate Lock Agreement		Notice of Loan Approval	
Copy of Letter to the Insurance Agent requesting change to the mortgagee loss payable clause		Final AUS Findings	
Copy of Bailee Letter/Wire Instructions		Final 1008	
Survey (if applicable)		Final 1003 (and addendums, if applicable)	
Change of Servicer/Loan Transfer Notice		Credit Report & supporting documents	
PMI Certificate (if applicable)		Verbal VOE (within 7 days of Note Date)	
Final Title Commitment/Binder		Income calculation worksheet and income documentation	
Closing Protection Letter		Ability to Repay Worksheet	
Lenders Closing Instructions		Tax transcripts (if applicable)	
Authorized Signor (if applicable)		Asset documentation	
Notice of Right to Cancel (if applicable)		Purchase Agreement & all Addendums (if applicable)	
Grant Deed		Right to Receive Appraisal Disclosure	
Original Note & Allonge to Note		Appraisal/Valuations Acknowledgement	
Mortgage/Deed of Trust (Certified Copy)		Appraisal with legible photos and addendums	
Hazard Insurance Policy		Final Inspection – 1004d (if applicable)	
Flood Certification		Successful SSR reports from FNMA and FHLMC	
Special Flood Hazard Notice (if applicable)		Termite/Pest Inspection (if applicable)	
Flood Insurance Policy (if applicable)		Environmental Property Inspection (if applicable)	

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Manufactured Home Docs	Initial 1003
Trust Documents	Notice of Intent to Proceed
Invoices for all Credit and Property Items	All Loan Estimates issued to borrower(s)
E-Sign Audit Log for all documents e-signed	All Change of Circumstances
Tax Information Sheet	All Closing Disclosures issued to borrower(s)
Tax Authorization Form/Tax Option Letter (if applicable)	Home Counseling Disclosure
Power of Attorney	Settlement Service Provider List
Errors & Omissions/Compliance Agreement	Compliance Report (HPML; HOEPA, etc.)
Occupancy Statement/Affidavit	Fraud Report
Name Affidavit/AKA Statement	All Federal and State required disclosures
Initial Escrow Account Disclosure (IEAD)	IRS 4506-C (application & closing)
Escrow Waiver Form (if applicable)	RESPA Transfer of Servicing Disclosure
Amortization Schedule	Payoff statement (if refinance)
Per Diem Interest Disclosure	2nd Mortgage documentation (if applicable)
First Payment Letter	Subordination Agreement (if applicable)
Pay History	Leasehold Agreement
W-9 Form	
FACT Act Notice	
US Patriot Act Form & Forms of Identification	
Change of Servicer/Loan Transfer Notice	
Borrower's Certification and Authorization Form	
Hazard Insurance authorization disclosure	
California Disclosure receipt (if applicable)	
TX 50 (a)(6) Docs (if applicable)	
TX 50 (a)(6) Affidavit of Fair Market Value (if applicable)	

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TX 50 (a)(6) TX Home Equity Election not to Rescind (if applicable)	
Proof of Funds	
Final Closing Disclosure(s) – Borrower & Seller CD	
Final Settlement Statement & PCCD	
Evidence of refund of settlement charges when tolerances are exceeded (if applicable)	