



First Mortgage Funding Checklist

Borrower

Co-borrower

Original Closing packages must be sent via express mail to:

Metasource

Attention: Post Closing

5353 West Dartmouth Ave, Suite 50 Lower Level

Denver, CO 80227

(tel.: 866-412-9180)

Closing Documentation

(Original Documents Required)

- ___ 1. Title Policy / Title Binder
- ___ 2. Final Application signed at closing
- ___ 3. Recorded Mortgage, exhibit A & riders
- ___ 4. First-time Homebuyer Affidavit
- ___ 5. 1-4 Family Rider (if applicable)
- ___ 6. Condo Rider (if applicable)
- ___ 7. Rehabilitation Loan Rider 203(k)
- ___ 8. Planned Unit Development Rider (if applicable)
- ___ 9. Assignment to Rhode Island Housing
- ___ 10. Original Note (endorsed by lender)
- ___ 11. All Closing Disclosures issued
- ___ 12. Documentation evidencing the Closing Disclosure delivery method
- ___ 13. Any Change of Circumstances if applicable
- ___ 14. Final Loan Estimate
- ___ 15. Copy of the recorded warranty deed
- ___ 16. Municipal Lien Certificate
- ___ 17. Homeowners Insurance Binder and receipt
- ___ 18. Master Hazard Insurance Policy (if applicable)
- ___ 19. Flood Insurance Policy and paid receipt (if applicable)
- ___ 20. Life of Loan Flood Certification (executed transfer form)
- ___ 21. Notice of Special Flood Hazards Disaster Assistance
- ___ 22. W-9s for each Borrower – Originals
- ___ 23. IRS Form 4506T / IRS 8821 (signed and dated)
- ___ 24. Smoke Detector/Carbon Monoxide Certificate
- ___ 25. Initial Escrow Account Disclosure
- ___ 26. Equal Credit Opportunity Act Notice
- ___ 27. Payment Letter
- ___ 28. Private Mortgage Insurance Disclosure
- ___ 29. Borrower's Certification & Authorization
- ___ 30. Signature/Name Affidavit
- ___ 31. Attorney Escrow Instructions
- ___ 32. Copy of Amortization Schedule
- ___ 33. Power of Attorney (if applicable)
- ___ 34. Error and Omissions/Compliance Agreement
- ___ 35. Copies of mortgage payoffs (refinance only)

Preliminary Disclosures

- ___ 1. Copy of full disclosure package
- ___ 2. All Loan Estimates issued
- ___ 3. Documentation evidencing Loan Estimate method of delivery
- ___ 4. Any Change of Circumstances if applicable

MRB Government Loans

- ___ 1. Recapture Notification & Mortgagor's Affidavit (executed at application & consummation)
- ___ 2. Notice of Potential Recapture Tax of Sale of Home
- ___ 3. Recorded MRB Owner Occupancy Certificate/ Tax Exempt Rider
- ___ 4. Omnibus Certificate
- ___ 5. Seller's Affidavit/Seller's contractor's Affidavit

FHA Insured Loans – If Applicable

- ___ 1. Settlement Certification (for FHA insured Transactions)
- ___ 2. Addendum to the HUD-1 (pre-TRID)
- ___ 3. Hotel & Transient use Form (2-4 Family Properties)
- ___ 4. Final HUD/VA Addendum to application (HUD 92900a)
- ___ 5. Mortgage Insurance Certificate
- ___ 6. Evidence of servicing transfer (Mortgage record change)
- ___ 7. Final 92900-LT signed by DE underwriter
- ___ 8. Interest Rate on Escrow Account 203(k)
- ___ 9. Rehabilitation Loan Agreement 203(k)
- ___ 10. Notice of free choice of insurer

VA Insured Loans - if applicable

- ___ 1. VA Transmittal List (26-0285)
- ___ 2. VA Loan Summary Sheet (26-0286)
- ___ 3. VA Debt Questionnaire (VA form 26-0551)
- ___ 4. Federal Collection Policy Notice (26-0503)
- ___ 5. VA Assumption Rider (if applicable)
- ___ 6. Report and Certification of Loan Disbursement (26-1820)
- ___ 7. Loan Guaranty Certificate

Rural Development Insured Loans – if applicable

- ___ 1. Guaranteed Loan Closing Report (1980-19)
- ___ 2. Lender Certification
- ___ 3. Loan Note Guarantee Certificate
- ___ 4. Evidence the Guarantee fee has been paid
- ___ 5. Copy of Servicing Transfer form (1980-11)

Loan Purchased after First Payment

- ___ 1. Loan history
- ___ 2. Transfer of Servicing / Goodbye letter