



Loan#:		Closing/Funding Date	
Borrower:		SSN# (last four):	
Ln Amt:		Property County	
Prop. Address		APN:	

Initial Review	
<input type="checkbox"/>	E-Consent – Confirm name and email belongs to the borrower
<input type="checkbox"/>	Submission Date: _____
<input type="checkbox"/>	Loan amount, interest rate and program (in Byte) match the approval underwriter worksheet.
<input type="checkbox"/>	Settlement Agent Fee Confirmation /Loan Document Request
<input type="checkbox"/>	Index Value – 45 day Look Back
<input type="checkbox"/>	Loan information <input type="checkbox"/> Fixed (assumption Clause) <input type="checkbox"/> ARM <input type="checkbox"/> Margin <input type="checkbox"/> Floor <input type="checkbox"/> Caps 2/2/6 <input type="checkbox"/> Rate changes 84/12 or 60/12
<input type="checkbox"/>	Vetting <input type="checkbox"/> ABA Verification
<input type="checkbox"/>	Ready For docs – Expiration Dates (8 day Rule) <input type="checkbox"/> MERS
<input type="checkbox"/>	Broker Max Charges are 3% except for ODF 6% (ODF includes CSC fees) of the Loan amount.
<input type="checkbox"/>	Escrow Hold Back (if applicable)
<input type="checkbox"/>	Prepayment Penalty <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year <input type="checkbox"/> 3 Year Waterfall
<input type="checkbox"/>	POA (if applicable)
Compliance:	
<input type="checkbox"/>	Initial LE Date: _____ If Retail, the LE date must be within 3 days of application: _____
<input type="checkbox"/>	LE or CD: Confirm loan type, loan amount, rate and earliest closing date of the LAST disclosure in BYTE & LDR. <input type="checkbox"/> If any changes occurred - CSCQC to validate, CIC may be required Date of Last Disclosure: _____ Confirmed _____
<input type="checkbox"/>	<input type="checkbox"/> NOITP signed and dated if fee was charged during shopping period. CSC Intent to proceed date: _____
<input type="checkbox"/>	Appraisal invoice date: _____ Amount: \$ _____ <input type="checkbox"/> POC <input type="checkbox"/> Due To ensure TRID compliance, fee cannot be charged to the brw until the ITP Date or the TRID Appraisal Justification Date <input type="checkbox"/> CIM 29
<input type="checkbox"/>	TRID Appraisal Justification: _____ Please ensure a signed Intent is accompanied with the brokers LE
<input type="checkbox"/>	Appraisal sent to borrower date: _____ Waiting period (3 days) E-mail / (7 days) US Mail. Appraisal delivery date: _____
<input type="checkbox"/>	<u>2nd Appraisal</u> or <u>BPO</u> sent to borrower date: _____ Waiting period (3 days) E-mail / (7 days) US Mail. 2 nd Appraisal/BPO Delivery confirmation date: _____ <input type="checkbox"/> ECOA Waiver received: _____ (if ECOA waiver, it must be dated 3 days prior to signing)
<input type="checkbox"/>	Copy of BPO check & Invoice BPO is no longer required on NON AMC Appraisals
<input type="checkbox"/>	NMLS ID #: Compare the Broker and LO’s licenses against the broker 1003. LO <u>must</u> be authorized to represent Branch. Branch # must match address on 1003. <input type="checkbox"/> Show Broker Information on page 3 of the 1003 must be marked on wholesale files <input type="checkbox"/> 3 rd Party Processor: Must be Licensed to receive a Processing Fee. If it is a legitimate 3 rd Party, Escalate to QC to move the fee from Section A to B <input type="checkbox"/> 3 rd Party Processor invoice
<input type="checkbox"/>	Rate/Term Refi: cash back to the borrower cannot exceed the max permitted by the program selected. If Cash back exceeds the max allowed: Update notes in Byte and Task the loan to the Underwriter for corrections or possible rework.
Borrower Information	
<input type="checkbox"/>	Name must appear exactly as in the vesting. ▪ Purchases should have a Grant Deed or Warranty Deed. Refis, Check Prelim, Texas Check PC Is the Borrower Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Is Spouse Required on Title: <input type="checkbox"/> Spouse Name: _____
<input type="checkbox"/>	Verify borrower(s) name, DOB, SSN and credit report.

Property Information	
<input type="checkbox"/>	Confirm subject property address, county, zip code and APN #
<input type="checkbox"/>	Title, Appraisal, USPS, HOI, Flood Cert , Wiring, CPL, Plat Map
<input type="checkbox"/>	Property Type matches Byte and the underwriter approval
Appraisal	
<input type="checkbox"/>	<input type="checkbox"/> New Construction <input type="checkbox"/> Age _____ HOA Dues _____ <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly <input type="checkbox"/> Matches UW Worksheet <input type="checkbox"/> Matches HOA Cert Appraised Value: \$ _____ CSC Reconciled Value : \$ _____
<input type="checkbox"/>	Property type and value matches UW Approval and Byte
<input type="checkbox"/>	Project name: _____
<input type="checkbox"/>	Appraisal is marked: <input type="checkbox"/> Marked “As Is” <input type="checkbox"/> Marked “subject to”
<input type="checkbox"/>	Estimate Cost New: \$ _____
Prelim:	Order Number:
<input type="checkbox"/>	Prelim date: _____ (less than 60 days old)
<input type="checkbox"/>	APN#: _____ (verify against Appraisal)
<input type="checkbox"/>	Contains legal description
<input type="checkbox"/>	Prelim: Approved Items: _____
<input type="checkbox"/>	Taxes: _____ Next due date: _____ (Pay if due within 60-days of closing date, required always)
<input type="checkbox"/>	Taxes paid: <input type="checkbox"/> annual <input type="checkbox"/> semi <input type="checkbox"/> quarterly <input type="checkbox"/> monthly Matches UW Worksheet \$ _____
<input type="checkbox"/>	Endorsements (Standard 8.1, 100, 116) PUD 115.2 CLTA ARM: 111.5 Condo 115.1
<input type="checkbox"/>	TEXAS ONLY: Standard T-3, T-19, T-30, T-36 *PUD T-17, ARM T-33 <input type="checkbox"/> Terrie H as Trustee
<input type="checkbox"/>	Fee Simple <input type="checkbox"/> Proposed Insured is CSC
<input type="checkbox"/>	Loan Amount And Purchase Price Matches
<input type="checkbox"/>	Long Legal Description updated
<input type="checkbox"/>	Washington Only: Short Legal Description
<input type="checkbox"/>	Maryland: Terrie H as Trustee Virginia: ALG Trustee Tennessee: Mark Rosser as Trustee
<input type="checkbox"/>	Plat Map/Survey
Hazard Insurance:	
<input type="checkbox"/>	Borrower Name(s) listed as insured (No additional parties)
<input type="checkbox"/>	Insurance is for the <u>subject property</u>
<input type="checkbox"/>	Agents name, address, phone and policy # number are listed
<input type="checkbox"/>	Coverage: <input type="checkbox"/> HO3 - Min coverage equal to Loan Amount or Total estimated cost new on appraisal (Lesser of the two) <input type="checkbox"/> HO6 - Min Coverage equal to 20% of the Sales Price (Purchase) or Appraised Value (refi)
<input type="checkbox"/>	Deductible: Cannot exceed 1% of the Face Value of the Policy. Max \$3000
<input type="checkbox"/>	Coverage Period (Inception Date is on or prior to funding) ▪ Coverage Period: From _____ To: _____ ▪ <u>Purchase loans:</u> 1 st year paid at Closing and must be dated within 10 days of funding. ▪ <u>Refinance Loan:</u> If current policy is due to expire in less than 6 mo. Renewal Policy is required
<input type="checkbox"/>	Premium: \$ _____ <input type="checkbox"/> Matches UW Worksheet <input type="checkbox"/> Paid in full <input type="checkbox"/> Invoice
<input type="checkbox"/>	Loss Payee: Citadel Servicing Corporation, ISAOA 15707 Rockfield Blvd., Suite 320 Irvine, CA 92618
<input type="checkbox"/>	Loan # Listed
<input type="checkbox"/>	Non-Owner – 6 month Rent Loss or Loss of use (If used for income)

Flood Insurance Cert and Requirements	
<input type="checkbox"/>	Flood Cert (verify): <ul style="list-style-type: none">Borrower nameProperty addressAPN # matches prelim Flood Zone <input type="checkbox"/> YES <input type="checkbox"/> No Appraisal : Flood Zone <input type="checkbox"/> YES <input type="checkbox"/> No
<input type="checkbox"/>	Flood insurance: Follow the HOI requirements above; max flood coverage is \$250,000. *Applications must be paid in full (POC) in order to be in effect.
Condo Master	
<input type="checkbox"/>	50,000 Min. Employee Dishonesty, Crime
<input type="checkbox"/>	1,000,000 min. General Liability
<input type="checkbox"/>	Borrower Name(s) listed as insured (No additional parties)
<input type="checkbox"/>	Insurance is for the subject property
Document Drawing (Closing Disclosure):	
<input type="checkbox"/>	Date Issued is the date on the documents or the day the borrower will receive the Final Initial CD
<input type="checkbox"/>	Scheduled Closing Date is the earliest date the borrowers can sign docs
<input type="checkbox"/>	Refinance: Does this loan required a 3-day Right to Cancel? <input type="checkbox"/> YES <input type="checkbox"/> No *NOTE: Investment properties and Secondary residences do not require a rescission period.
<input type="checkbox"/>	Complete the Settlement agents information (Include License # for CA)
<input type="checkbox"/>	Complete the Seller name and address (if additional sellers ensure CD contains the addendum)
<input type="checkbox"/>	Verify First Payment Date (within 60 days)
<input type="checkbox"/>	Section A: Confirm CSC charges. If Rate Chosen/Discount based on Net Buy of the U/W worksheet
<input type="checkbox"/>	Section B: Confirm fees with invoices and Closing fee sheet (including all endorsements). <input type="checkbox"/> ALL 3 rd party fees must have a provider name listed in LOS/Doc Magic. <input type="checkbox"/> ALL 3 rd party fees charged to Borrower must be supported by invoices and/or Title Closing Statements.
<input type="checkbox"/>	Section C: Title charges should be borrower chosen except for Retail. All charges should be in alphabetical order.
<input type="checkbox"/>	Section E: Taxes and other Government fees

<input type="checkbox"/>	Section F: Daily interest starts with the funding date to the 1 st of the following month. Press the button to adjust days. ***Only place taxes and Insurance in this section if they add up to the monthly charge. If not place it in Sec. H
<input type="checkbox"/>	Section G: Hazard insurance annually: _____ Disbursement should always be Annually
<input type="checkbox"/>	Property Taxes annually: _____ Disbursement(See prelim)
<input type="checkbox"/>	Flood insurance annually: _____ Disbursement Annually
<input type="checkbox"/>	Association monthly dues Condo or PUD (if applicable):
<input type="checkbox"/>	Section H: All other fees
<input type="checkbox"/>	Section K: Check payoffs against the underwriter worksheet/Purchase your sales price and add prorations
Closing Disclosure Page 4	
<input type="checkbox"/>	Assumption (Allowed under Certain Conditions)
<input type="checkbox"/>	Late Payment (Standard wording)
<input type="checkbox"/>	Late charges will always be 5% 15 days except for North Carolina late charge is 4%
<input type="checkbox"/>	Partial Payments: “Held In Separate Account”
<input type="checkbox"/>	No Escrow Account Reason (if waived impounds) Declined
<input type="checkbox"/>	Liability after Foreclosure: “State Law May Protect You”
<input type="checkbox"/>	Complete the Lender, Broker, Agents and Settlement agent information
<input type="checkbox"/>	Page 3 of the CD Transfer Taxes and 10% Tolerance match or are within cure amounts of Final LE. (Check Byte)
<input type="checkbox"/>	Interface and check for Section 32 and State High Cost violations <input type="checkbox"/> Section 32 Pass <input type="checkbox"/> State High Cost Pass
<input type="checkbox"/>	APR: Check the last disclosed APR on the LE or CD and compare it to your CD. See Byte APR compliance screen
Georgia Loans:	
<input type="checkbox"/>	LE must disclose the \$10 GERMA fee charged to the borrower. This fee will be collected at funding

Final Procedures	
<input type="checkbox"/>	Non TRID <input type="checkbox"/> Status Purple <input type="checkbox"/> Check Closing Dates
<input type="checkbox"/>	Warehouse Line - 01 NP or MAGGIE, 02 for ODF Do not change 06/07/04 Lines
<input type="checkbox"/>	Check Expiration Dates
<input type="checkbox"/>	Broker Paid RESPA Cure _____ <input type="checkbox"/> Inform TM / and All Parties / Notate Byte
<input type="checkbox"/>	Verify Broker acceptance of RESPA Cure has been uploaded to DV as “Broker RESPA Cure Acknowledgement” before issuing CD.
<input type="checkbox"/>	SECURE E-MAIL Final Initial CD to borrower(s) <ul style="list-style-type: none">Secure email CD to borrowerMake sure to include the borrowers last name and loan number in SUBJECT Lined of the emailUpload a copy of disclosed CD into DV. IF mailing USPS The “mailbox rule” is applied. Scan copy the envelope into DV. Note: The timing requirement would have provided that if the disclosures required are mailed to the consumer or delivered by means other than in person, the consumer is considered to have received the disclosures three business days after they are mailed or delivered.
<input type="checkbox"/>	Upload disclosed CD and borrowers confirmation into DV. Note Byte and change the CSC Funding screen dates.
	Complete your Task(s) in Byte.
Conditions	

Property Taxes	
<input type="checkbox"/>	Annual <input type="checkbox"/> Semi Annual <input type="checkbox"/> Quarterly
<input type="checkbox"/>	Tax Amount on Tax Cert <input type="checkbox"/> Prelim <input type="checkbox"/> Calculated using Formula
<input type="checkbox"/>	New Construction
<input type="checkbox"/>	Purchase Price _____ X Tax Rate: _____ + Non Ad Valorems (FL Only) _____
	Total Annual Tax Amount _____ Monthly _____
<input type="checkbox"/>	Confirm DTI is within normal Limits