

Cash-Released XChange Imaged Document Checklist

Borrower Name: Jason Comer		Property Address: 3101 N 56 th St, Phoenix AZ 85018	
Seller Name Neighborhood Loans		Freddie Mac Seller Number 216924	
Contact Name Jaclyn Garzonetti		Phone Number 1-630-413-0859	
Contact Email address jgarzonetti@neighborhoodloans.com		Fax Number	
Freddie Mac Investor Contract Identifier # 35677658		Freddie Mac Loan # 007190538	Seller Loan Identifier # 2102006994
		Freddie Mac Settlement Date 06/25/2021	
Lot	Block	Subdivision	Servicer Loan # (if available)
Required	Document Name (Documents That Are Not Originals Must Be Certified True Copy)		X=Attached or N/A
Yes	Fully Executed Freddie Mac Loan Selling Advisor Document Checklist		X
Yes	Freddie Mac Loan Selling Advisor Funding Details Report (Final)		X
Yes	Flood Certification Evidencing Life of Loan Coverage, Flood Zone and Proof of Transfer		X
Yes	Tax Information Sheet (Contains Tax ID#S, Tax Authorities Name & Address, Date Last Paid, Next Due Date). If New Jersey Property, include Tax Certificate		X
Yes	Signed Closing Disclosure		X
Yes	Escrow Disclosure Statement /Escrow Instructions/Signed Escrow Waiver Notification evidencing items to be waived		X
Yes	IRS W-9 Evidencing All Borrower Social Security Numbers		X
Yes	Copy of Note, Riders and Note Modification		X
Yes	NY Property – all documentation required for NY CEMA		N/a
Yes	Copy of Mortgage (Deed of Trust), Applicable Riders And Legal Description		X
Yes	Manufactured Housing Real Property Certificate Documents (or assigned COT with proper UCCs)		X
Yes	Copy of Assignment to Servicer or verification of MERS Successful Transfer of Servicer		X
Yes	PMI Certificate and Endorsements, if applicable		X
Yes	Form 1008/1077 Uniform Underwriting and Transmittal Summary		X
Yes	Initial Loan Application(s) Signed By All Borrowers (FHLMC 1003)		X
Yes	Final Loan Application(s) Signed By All Borrowers (FHLMC 1003)		X
Yes	Complete appraisal documentation as per underwriting/approval guidelines		X
Yes	Mailing Address Certification (If Borrower's billing address is different from the property address)		X
Yes	Legal Description (Copy)		X
Yes	Ground Rents/Lease Agreement		X
Yes	Signed Homeowners Authorization Letter (NJ, NY & IL Only)		n/a
Yes	Homeowner Option Letter (WI & MD Only)		n/a
Yes	Hazard Insurance Policy and/or Other Insurance Policies (Including Certificate of Insurance) and Endorsement Change Letter		X
Yes	PMI Disclosure for Conventional Loans with MI/PMI		X
Yes	Copy of Buydown Agreement		X
Yes	First Payment Letter		X
Yes	Borrower Payment History (required for seasoned loans, loans with interest credit or where UPB was amortized down) payment history must reflect P&I Payment Amounts and Due Dates and escrow amounts applied)		X
Yes	Rural Housing Loans, Loan Note Guarantee		X
Yes	Title Policy Commitment		X
Yes	Borrower's Goodbye Letter		X
Yes	All Applicable Loan Sale Notification Letters (Hazard, Flood, PMI, Tax, Etc.)		X
Yes	Credit Report And Evidence of Borrower Credit Score		X
Yes	Signed Final Closing Disclosure		X
Yes	Power of Attorney		X
Yes	Executed USA Patriot Act Notice to Applicants		X
Yes	Name Affidavit		X
Yes	Final LP Underwriting Findings Along with Loan Product Advisor Key & Transaction Number		X
Yes	Final Underwriting Approval If Non Loan Product Advisor Loan		X
Yes	All Conditions of Loan Approval (whether LP or manually underwritten)		X
Yes	Signed Right of Rescission Notification		X
Yes	Loan Estimate Disclosure, Taxpayer First Act Consent Form and other applicable disclosure statements signed by borrower at loan application		X

Chapter 11: Checklists and Forms

Yes	All Remaining Credit Documents: VOE, Pay stubs, W-2 Statements, Tax Returns, 4506T, VOD, Bank Statements, Divorce Decree, Lease Agreements, Etc.	X
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Exhibit 28A, 6.3:

Servicer shall be entitled to charge Seller a fee ("Late Document Fee") equal to \$100.00 per Loan per month on those Loans for which all original final documents specified in the Final Documents section of the Servicing Transfer Instructions have not been delivered to Servicer or the Designated Custodian within six (6) months of the Sale Date. Such Late Document Fee shall begin to accrue on the first day of the seventh (7th) month after the Sale Date. Notwithstanding the foregoing, Servicer shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Servicer's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 10/31/18

SECTION I - LOAN INFORMATION			
1. LENDER/SERVICER NAME AND ADDRESS Customer Number 1000162537 Address NEIGHBORHOOD LOANS INC ISAOA/ATIMA 1333 BUTTERFIELD RD SUITE 600 DOWNERS GROVE, IL 60515-3778 Delivery Method: FDR-COM - WEB		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) Borrower: COMER, JASON Determination Address: 3101 N 56TH ST PHOENIX, AZ 85018-6605 MARICOPA COUNTY APN/Tax ID: _____ Lot: _____ Block: _____ S/D: _____ Phase: _____ Section: _____ Township: _____ Range: _____	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER 2102006994	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name PHOENIX, CITY OF	2. County(ies) MARICOPA COUNTY	3. State AZ	4. NFIP Community Number 040051
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME			
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 04013C2230M	2. NFIP Map Panel Effective / Revised Date September 18, 2020	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date: _____ Case Number: _____	
4. Flood Zone X	5. No NFIP Map <input type="checkbox"/>		
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)			
1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP 2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP). 3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPA Designation Date: _____			
D. DETERMINATION			
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.			
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.			
E. COMMENTS (Optional)		HMDA Information	
SEE PRELIMINARY TITLE REPORT		State: 04 County: 013 MSA/MD: 38060 CT: 1111.00 04013111100	
LIFE OF LOAN DETERMINATION This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to, deciding whether to purchase a property or determining the value of a property.			
F. PREPARER'S INFORMATION		DATE OF DETERMINATION	
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) <div style="display: flex; align-items: center;"> <div> ServiceLink ServiceLink National Flood 500 E. Border St Third Floor Arlington, TX 76010 </div> </div>		May 24, 2021 ORDER NUMBER 1421670605	
Phone: 1.800.833.6347 Fax: 1.800.662.6347			

GEICO Insurance Agency, LLC

Issued by HOMESITE INSURANCE COMPANY
P.O. Box 5300
Binghamton, NY 13902-9953
Tel. (866) 372-8903 Fax (877) 273-2984

Insured Name and Mailing Address:

JASON COMER
EMILY BURKETT
3101 N 56th St
Phoenix, AZ 85018-6605

Evidence of Insurance For Policy Number 38162242

This policy covers the listed location(s) from:
12:01 AM June 17, 2021 through
12:01 AM June 17, 2022 (local time)

Send payment to:

PO Box 414356
Boston, MA 02241-4356

Insured Location

3101 N 56th St Phoenix AZ 85018-6605
Residence: Primary home

Deductible: \$2500

Wind/Hail Deductible: \$2500

Coverage

Limit

Section I - Property

A. Dwelling	\$235,000
B. Other Structures	\$23,500
C. Personal Property	\$117,500
D. Loss of Use	\$70,500

Section II - Liability

E. Personal Liability	\$300,000
F. Medical Payments to Others	\$1,000

Total Policy Premium

\$1490.00

Total Amount Due

\$1490.00

Total Amount Paid

*\$0.00

*Please note that installment fees are not included in these totals and vary by payment plan option.

First Mortgagee

Loan Number: 2102006997

NEIGHBORHOOD LOANS
1333 BUTTERFIELD RD STE 600
DOWNERS GR, IL 85297-

Notes:

H03 – Homeowners

HO 04 20 - Specified Additional Amount Insurance for Cov A limit 50%

The Coverage A Dwelling amount is based on replacement cost as described in the policy. Certain exceptions apply. Please review your policy for further details.

All information and representations herein are subject to the policy terms and conditions. Coverage is contingent upon receipt of the initial payment of premium prior to the effective date of the policy.

Authorized Representative

J. Monahan - Mett

Date June 15, 2021

This evidence of property insurance is issued as a matter of information only and confers no rights upon the certificate holder. This evidence of property insurance does not amend, extend or alter the coverage afforded by the policy above.
