

NAME: _____ ADDRESS: _____

POST-CLOSING CHECKLIST – BACK TO BACK & AURA ONLY

SCAN AND EMAIL TO MATT

- ☐ Final, signed HUD

ENCOMPASS

BCC Critical Form

- ☐ **Current Capital Reserve Balance:** NSP Capital Reserve from Cash Needed for Transaction Worksheet + NSP Closing Cost Credit from Worksheet –HUD Line 207 (Financed closing costs)
- ☐ **As of:** [=closing date]
- ☐ **Initial Capital Reserve Balance:** NSP Capital Reserve from Cash Needed for Transaction Worksheet
- ☐ **Previous Mortgage Amount:** Found under Mortgage Information section of Uniform Underwriting and Transmittal Summary sheet
- ☐ **Customer Payment Method:** Check or ACH
- If ACH:**
- ☐ **ACH Bank Routing #**
 - ☐ **Customer Bank Acct #**
 - ☐ **Customer Bank Acct Type**
 - ☐ **ACH Bank Frequency**
 - ☐ **Bank Name**
 - ☐ **Next ACH Date:**
 - ☐ **City & State**
 - ☐ **Estimated Value:** if blank, go to zillow.com and get estimated value of property
 - ☐ **Estimated Date:** today's date
 - ☐ **Estimated Method** zillow

Closing Reg Z

Construction Mortgage section

- ☐ **Verify closing date**
- ☐ **Final payment date**

Custom field, Page 1

- ☐ **Verify Closing Date**
- ☐ **Verify Seller Closing Cost Credit**

BCC Negotiations Form

At middle bottom of form, under **Final NSP Purchase Price:**

- ☐ **Amount:** amount seller agreed to sell property to NSP
- ☐ **Date of Purchase:** date NSP purchased property
- ☐ **Settlement Amount:** line 303 on NSP HUD (actual cost for NSP to purchase including all closing costs)

HMDA Information

Loan Information Section

- ☐ **Closed Date:** closing date
- ☐ **Loan Purpose:** Home Purchase
- ☐ **Preapprovals:** Preapproval was not requested

☐ **HOEPA Status:** Not a HOEPA Loan

☐ **Lien Status:** Secured by a first lien

Property Information Section

☐ **Property Type:** One-to-four Family

☐ **Property Will Be:** Primary

☐ **Click on “NMLS Info” button**

☐ **Verify GFE Application Date is complete**

☐ **Verify Action Date is complete**

☐ **Verify Loan Originator’s Name is correct**

☐ **Verify NMLS Loan Originator ID is correct**

Origination Information Section

☐ **Action Taken:** Loan Originated

☐ **Action Date:** [=closing date]

Borrower Summary – Origination

☐ **Current Status:** Loan Originated

☐ **Date:** [=closing date]

2010 HUD-1 Page 2

☐ **Verify HUD in Encompass matches final HUD from closing**

COLLATERAL PACKAGE

☐ Fill out B-B Finance Form or Aura Only Finance Form

Scan Documents & Upload to E-Folder:

☐ B-B Finance Form or Aura Only Finance Form

☐ Note

☐ Shared Appreciation Mortgage

☐ Promissory Note

☐ HUD pages 1-3

☐ Biweekly Payment Agreement

☐ W-9

☐ Picture ID

☐ Automatic Payment Authority Form

☐ Void check

☐ Initial Escrow Disclosure

☐ Insurance Binder

☐ MLC

☐ Purchase & Sale Addendum (if applicable)

☐ If Condo: condo information, amount & address to send payments

CONTROLLER E-MAIL

☐ **Attach:** Collateral Package

☐ **Subject:** Last Name/Address - Collateral Package

☐ **Message:**

ACH: Yes/No

Current Capital Reserve Balance: found on Encompass BCC Critical Form

DOCUMENTS

- ☐ Photocopy Note, Shared Appreciation Mortgage & Promissory Note
- ☐ Put original Note, Shared Appreciation Mortgage & Promissory Note in fireproof cabinet
- ☐ Hole-punch all other closing documents and put in folder
- ☐ Put file in Closed Files drawer
- ☐ **NSP HUD:** when received, upload to E-Folder & physical file
- ☐ **If holdback,** scan & e-mail signed holdback agreement to Ron

Graystone Handoff in Encompass:

- ☐ In Pipeline view, right click on file line, select Move to Folder, select Graystone Handoff
- ☐ Ensure data to Greystone is correct: go to Reports tab in Encompass, select Greystone CSV file, click on generate report. Make sure following columns are filled out correctly
 - ☐ A through S
 - ☐ T (if it is a condo)
 - ☐ U through AQ
 - ☐ AS and AT
 - ☐ AZ through BC
 - ☐ BL through BQ
 - ☐ BS and BT
 - ☐ CD
 - ☐ CG through CN
 - ☐ CO through CV (if there is flood insurance)
 - ☐ DC
 - ☐ DF through DK
 - ☐ ER and ES
 - ☐ EV
 - ☐ EY and EZ
 - ☐ FP through FU
 - ☐ FX through GG