

Correspondent Loan Purchase Submission Checklist

- The following list of documents is a guide for submitting a Correspondent Funded Loan for purchase review.
- Depending upon the loan's parameters (loan program, loan purpose, etc) all documents listed may not be required.

If the document being submitted is a "Final Document" i.e. the Final Title Policy or a recorded document, the [Final Docs Transmittal Form \[WSL:255\]](#) must be included with the submission

☐ **ALL CLOSING CONDITIONS REQUIRED TO BE SATISFIED AS PART OF LOAN CLOSING**

☐ **NOTE: Original (Fixed or ARM)** (endorsement to *NYCB Mortgage Company, LLC or Allonge to Note)

*For all states except New York, where endorsement shall read "New York Community Bank" or Copy (Consolidated, Extension & Modification Agreement)

- | | |
|---|---|
| - Modification Agreement (if applicable) | - Prepayment Addendum (if applicable) |
| - Attachments to CEMA (if applicable. <i>See Gemstone: Seller's Guide: Loan Purpose: CEMA</i>) | - Buydown Agreement with schedule (if applicable) |
| - ARM rider (if applicable) | - Timely Payments Rewards Rider to Note (if applicable) |

Please send the original Note to the following address:

NYCB Mortgage Company, LLC
Sheri Mordock
1801 E. 9th Street – Mail Code 99-0404
Cleveland, OH 44114

☐ **BORROWER'S POWER OF ATTORNEY**

☐ **MIN SUMMARY SHEET**

☐ **MERS REQUIREMENT- GENERATE THE MIN, REGISTER LOAN WITH MERS**

Generate the MIN and register all MOM loans (MERS as Original Mortgagee) on the MERS Registry using your own MERS Org ID.

☐ **MERS REQUIREMENT – TRANSFER OF BENEFICIARY/TRANSFER OF SERVICING RIGHTS**

NYCB Mortgage requires Correspondents to initiate a pending batch transfer prior to all Correspondent loan purchases.

☐ **TRUST AGREEMENT AND WARRANTY**

☐ **ORIGINAL ALLONGE/ENDORSEMENT**

☐ **NAME AFFIDAVIT OR SIGNATURE AFFIDAVIT**

☐ **ADDRESS AFFIDAVIT**

☐ **COPY OF MORTGAGE/DEED OF TRUST AND ALL APPLICABLE RIDERS**

☐ **ASSIGNMENT**

☐ **NOTICE OF LOAN DISPOSITION**

☐ **MULTI-STATE TANGIBLE NET BENEFIT WORKSHEET WSL:569, OR APPLICABLE STATE REQUIRED FORM (All Refinance Transactions)**

☐ **GEMSTONE/AU FINDINGS & ANALYSIS**

☐ **INCOME**

- | | |
|---|--------------------------------------|
| - Verification of Employment (VOE) | - Child Support/Alimony Income |
| - Verbal Verification of Employment (V VOE) | - Social Security Award Letter |
| - Pay stubs | - Disability Award Letter |
| - W-2's | - Any documents providing employment |
| - 4506 T | - Tax Returns |

- ☐ **ASSETS**
 - Verification of Deposit (VOD)
 - Bank Statements (Checking, Savings, Mutual Funds, Money Market Account Statements)
 - Gift Letter/Affidavit
 - Bonds/Retirement/401 K Statements
 - Pension Statements
 - Deferred Compensation Statement
 - Investment Statements
- ☐ **CONDO/PUD WARRANTY AND QUESTIONNAIRE (If applicable)**
 - Condo Check List
 - Bylaws
 - Declarations
- ☐ **DIVORCE DECREE**
 - Alimony Agreement
 - Child Support Findings
 - Dissolution of Marriage
 - Divorce Settlement
 - Legal Separation Agreement
 - Maintenance Agreement
- ☐ **TRANSMITTAL SUMMARY 1008/1007**
- ☐ **MORTGAGE INSURANCE CERTIFICATE (MI or PMI CERT.)**
- ☐ **FINAL HUD-1 (SETTLEMENT STATEMENT)**
- ☐ **APPRAISAL**
 - Completion Certification
 - Recertification of Value
 - Uniform Appraisal Checklist
 - Appraisers License
 - Rent Schedule
 - Market Conditions Addendum Form 1004MC
 - Appraisal Receipt WSL: 643
 - Borrower Waiver of Appraisal Review Period WSL: 1106
- ☐ **FINAL LOAN APPLICATION (1003)**
- ☐ **NON-OCCUPANT COSIGNER NOTICE (Applies to primary residence, only when a co-borrower will not occupy the property as their primary residence)**
- ☐ **TITLE COMMITMENT/PRELIMINARY REPORT OR FINAL TITLE POLICY**
 - Warranty Deed (if applicable)
 - Quit Claim Deed (if applicable)
- ☐ **RIGHT TO CANCEL**
- ☐ **TAX INFORMATION SHEET**
- ☐ **TAX AUTHORIZATION SHEET**
- ☐ **TRUTH-IN-LENDING**
 - Initial (estimated) Truth in Lending (TIL) Disclosure
 - All interim TILs
 - Final Truth in Lending (TIL) Disclosure
 - Truth-in-Lending Act ("TILA") Certifications WSL:672
- ☐ **CORELOGIC FLOOD CERTIFICATE (LIFE OF LOAN)**
- ☐ **HAZARD INSURANCE DECLARATION PAGE**
- ☐ **FLOOD INSURANCE DECLARATION PAGE OR APPLICATION**
- ☐ **CONDOMINIUM INSURANCE**
 - Master/Blanket Policy
 - HO-6 (Walls-In) Interior Coverage Policy (if coverage not included on Master/Blanket Policy)
- ☐ **PATRIOT ACT DISCLOSURES**
 - Borrower Identity and Execution Certification WSL:664
 - Customer Identification Data Form (WSL:288)
- ☐ **DISCLOSURES**

- ARM Disclosure
- Borrowers Certification and Authorization
- Brokers Fee Disclosure
- Buydown Disclosure
- Credit Authorization & Release
- Credit Score Information Disclosure
- ECOA Notice
- Escrow Letter
- Escrow Waiver
- Green Card
- Goodbye Letter

- Important Notice to Applicants
- Initial Escrow Disclosure
- Notice of Right to Receive a copy of Appraisal
- Passport
- Program/Product Disclosures
- RESPA Servicing Disclosure
- Social Security Card- Notice to Borrower
Regarding Special Flood
Hazard Area
- LPMI Disclosure WSL: 179
- Homeownership Counseling Organization List

☐ **GOOD FAITH ESTIMATE DISCLOSURES**

- Initial and all Revised Good Faith Estimates (GFEs)
- Good Faith Estimate ("GFE") Certifications WSL:696

☐ **CREDIT REPORT**

☐ **PURCHASE AGREEMENT**

STATE SPECIFIC ITEMS

- ☐ **Applicable State Disclosures – Please refer to WSL:1000 Post Closing Correspondent State Disclosure Audit**

☐ **TEXAS**

- | | |
|--|---|
| - Notice Concerning Extension of Credit | - Compliance (HUD Letter) |
| - Owners Affidavit of Compliance | - Acknowledgement of Fair Market Value |
| - Owners Affidavit Acknowledging Lenders | - Texas Home Equity Affidavit and Agreement |

- ☐ **WISCONSIN OPTION FORM** (if applicable)

FINAL DOCUMENTS TO SUBMIT THAT MAY NOT BE AVAILABLE AT THE TIME OF LOAN CLOSING

☐ **RECORDED MORTGAGE/DEED OF TRUST AND ALL APPLICABLE RIDERS**

- Texas Home Equity Affidavit and Agreement

☐ **RECORDED ASSIGNMENT** (if applicable)

☐ **FINAL TITLE POLICY** (if not previously provided after loan closing)