



FREEDOM MORTGAGE®

P.O. Box 50428, Indianapolis, IN 46250-0401



☐ **OTHER DOCUMENTATION COMMONLY NEEDED**

- **Divorced Borrowers**
 - ☐ If the divorce is part of the reason for default or one of the borrower's is no longer living in the property, we may require the following:
 - Court Issued Divorce Decree; **Or**
 - Court Issued Separation Agreement; **And**
 - Recorded Quit Claim Deed
- **Deceased Borrowers/Estate**
 - ☐ If the Borrower or Co-Borrower are deceased and there is an estate, we will need the following:
 - Death Certificate; **And**
 - Letter of Appointment of Executor; **Or**
 - Documentation regarding State Appointed Trustee
- **Trust Agreement**
 - ☐ If a trust account, living (inter-vivos) trust or land trust is being used, we will need;
 - Trustee's statement verifying terms of trust and access by customer
 - Additional riders and assignment documents
- **Proof of Occupancy**
 - ☐ If using contributor income or there is any discrepancy in the documents provided further verification of address may be requested with one of the following;
 - Copy of Driver's License
 - Cable or Internet bill
 - Copy of Homeowner's Insurance Declarations page
- **Power of Attorney**
 - ☐ If a POA is being used we need the following to determine if we can proceed with the transaction;
 - Complete copy of the POA documents specifying signer has authority to execute mortgage documentation
 - Letter from medical professional (if applicable)

If there is an offer for the sale of the property, the following documents must be submitted, as available:

- ☐ Listing Agreement
- ☐ Signed Authorization form for 3rd party
- ☐ Current MLS Printout
- ☐ Copy of the Purchase Contract, signed and dated by sellers and buyers
- ☐ Draft Closing Disclosure (previously called HUD-1 Settlement Statement)
- ☐ Buyer's Pre-Approval Letter or Proof of funds for cash offer
- ☐ Signed Arm's Length Agreement Letter
- ☐ Second Lien Form