

## GMFS POST CLOSING CHECKLIST

Post Closer: «VF\_LoanTeamMember\_Name\_Post\_\_20Closen» Closer:  
 «VF\_LoanTeamMember\_Name\_Closen» Today's Date: \_\_\_\_\_  
 Loan #: «M\_364» Lender: «M\_1264» Loan Amount: «M\_2»  
 Borrower 1: «M\_4000» «M\_4001» «M\_4002» «M\_4003» Borrower 2: «M\_4004» «M\_4005» «M\_4006» «M\_4007»  
 Address: «M\_11» «M\_12», «M\_14» «M\_15» «M\_13»  
 Terms: P&I: «M\_228» Term: «M\_4» Rate: «M\_3»  
 Fee Simple / Leasehold PUD / Condo Purchase / Refi / Const to Perm OO/ NOO / 2nd Home  
 Program: «M\_1401» Line of Business: «M\_CXdotBranch»  
 Loan Officer: «M\_1612»  
 Closing Date: «M\_748» Funding Date: «M\_2553»

**NOTES:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**RIGHT SIDE OF FILE**

- | <u>Yes</u>               | <u>No</u>                | <u>N/A</u>               |  |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | All underwriters closing conditions have been satisfied.   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1008 in file. (If Conventional) *  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Legible proof of Social Security Number (including non-borrowing spouses in Community property States) (W2, SSN card, award letter etc.) Government loans only.  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Verbal Verification within 10 days prior to closing or proof of Self-employment (except of FHA streamline Refinances)  |
|                          |                          |                          | If not, please email Ben Thompson detailing the missing information and Processor/CRR name   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Application date in Encompass must be on or before the date on the 1003.   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If any additional LE's are sent to borrowers must have Change of Circumstance and must be received by borrowers within 4 business days prior to Consummation. No LE's can be sent after Initial Closing Disclosure is sent.  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | All locked LE's have the Time and zone and Lender ID shown on page 1.  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | MI Certificate in file and all information matches Encompass. (if applicable)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Anti-Steering Disclosure-signed & dated at least 1 business day prior to closing, orig. discount must be \$ not % & must have 3 options listed (lowest rate, lowest orig. cost, lowest rate w/o risk features) and must be correct (lowest rate must have the lowest rate, etc..)(lender paid) loans only. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Affidavit of Property Ownership Free from Liens & Encumbrances (only applicable if Closing Cond.)  |

**APPRAISAL SECTION**

- |                          |                          |                          |   |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If FHA Conditional Commitment signed by Underwriter in file.  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If the file is retail/broker is the appraisal in the name of GMFS?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If the file is correspondent, is the appraisal in the name of the correspondent?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does the address of the subject property match throughout the report and the file? *  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is the appraisal signed and dated? Date must have the correct and current year  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is the appraisal marked "SUBJECT TO"?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If "SUBJECT TO", is there a Mortgage Assurance of Completion (HUD92300) or Compliance Inspection Report (HUD92051)? *N/A on OTC Loans until Permanent Phase Two (See One Time Close Permanent Phase Two section.) * |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are there both subject and comparable photos in the file? *   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | AVM in file if appraisal is missing on FHA or VA loans only.  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Appraisal Waiver ( If applicable ) *  |

**PURCHASE AGREEMENT**

- |                          |                          |                          |   |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is there a purchase agreement in the file?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is the purchase agreement signed by both the sellers and buyers?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Sellers name that signed the purchase agreement must match the sellers signature on the CD or POA is required |

## COLLATERAL SECTION

### CLOSING DISCLOSURE

- CD must state "Final" if California property. \*
- Is the address and dates correct on the CD and Loan Number is the same as on the LE? \*
- Escrows on CD must match payment letter and initial escrow account disclosure. \*
- Initial CD must be received at least 3 days prior to Consummation and cannot be dated the same day or before the final LE. If less than 3 days must have proof of Borrowers receipt. NOTE \* On Refinance loans all parties on Title must receive a copy of the Closing Disclosure regardless whether they are on the loan. On Purchase transactions on one borrower must receive.
- Must have copy of both Borrowers final signed CD and a copy of the Sellers final CD (does not have to be signed). \*
- If page 4 shows Borrowers waiving escrow must have a signed Escrow Waiver form. \*
- Is there a copy of the certified funds.. (not required on COYOD Conventional loans) (only FHA also needs proof from bank sourced on final 1003.)
- If there is a principal reduction on the CD must have proof it was applied to the loan. (All loan types ) \*
- Do the payoffs on the CD match the Final Approval?
- FHA Addendum signed and completed properly by borrower and seller w/PA date.

### PROMISSORY NOTE – CERTIFIED TRUE COPY

- Are any corrections made initialed?
- Are all pages present, legible & signed? Signature must be signed same as typed. \*
- Does the note date match the CD? \*
- Does the address on the note match the address on the CD, Flood Cert, HOI, Title and Appraisal? \*
- Does the loan amount match the CD, Loan Approval and 92900LT if FHA? \*
- Does the interest rate match the Loan Approval and 92900LT if FHA? \*
- Does the term of the loan match the Loan Approval and 92900LT if FHA?
- Does the lender listed on the note match the lender on the Loan Approval?
- Is the note endorsed to GMFS, LLC (Wholesale)
- First Payment date is correct?
- Loan Officers name and NMLS ID # on Note?
- Originating Company's name and NMLS ID # on Note?
- Applicable allonge/agreements? \*
- Applicable note for secondary financing? Ex: City or State Grant
- Buydowns Only - The Temporary Buydown Agreement is in the file and signed by all parties

### SECURITY INSTRUMENT – CERTIFIED TRUE COPY

- All names match title (if changed hands, must match warranty deed) \*
- Loan Amount matches Final Approval \*
- Address is correct – same as appraisal \*
- Trustee is completed on the Deed of Trust (if applicable)
- Document is dated correctly and matches note \*
- All pages are included and Legible and all necessary riders are present (PUD, Condo,etc.) Also See State Specific requirements for required riders. \*
- Signed Louisiana Title Insurance Identification Rider (La. Loans only) \*
- Is Parcel number correct and match the Title commitment and Appraisal and System. Correction is not To mortgage is not needed as long as the system has the correct number.
- Signatures: All borrowers, title only and non-borrowing spouses (if applicable) signed as typed \*
- Borrower's name(s) in verbiage of Notary
- Notarized correctly with Seal/Expiration Date \*
- Legal Description attached and matches appraisal. \*
- Loan Officers name and NMLS ID # are on Security Instrument?
- Originating Company's name and NMLS ID # on the Security Instrument?
- Applicable mortgage for secondary financing? Ex: City or State Grant

### POWER OF ATTORNEY

- Appointed to GMFS, LLC or the lender of record
- Property address and terms are correct (if present).
- Specific to the transaction .
- Properly executed and notarized
- Conv. Only - not allowed on cash out refinance transactions and must include max loan amount & Lender name.

### WARRANTY DEED/CASH SALE/QUIT CLAIM DEED/ACT OF DONATION \* N/A ON OTC LOANS UNLESS PURCHASING LAND

- Names match loan documents and Title commitment
- Properly executed and notarized
- If Seller is a Company we must have a Corporate Resolution showing the signer is authorized to sign for the Company.

### SUBORDINATION AGREEMENT

- Fully executed

**TITLE COMMITMENT/FINAL TITLE POLICY**

- Dated no more than 90 days from closing
- Lender is correct \*
- Insured amount is equal to or greater than the Loan Amount \*
- If Final Title Policy in file is Name/address/coverage amount correct. \*

**SUPPORTING DOCUMENTS****HOMEOWNERS INSURANCE AND WIND & HAIL** \* This section is N/A on One Time Close loans during phase one.

- Declarations page or binder \*
- Borrower's Name and Address \* Note: Must have everyone on title listed.
- Agent's information
- Sufficient Coverage \* See State Specific section for specific coverage requirements if it doesn't meet the normal requirements.
- Policy or Binder number
- Effective Dates are listed
- At least 30 days left on policy or paid receipt for renewal
- If premium is showing as POC on CD must have documentation in the file showing paid in full
- Mortgagee Clause \*
- Maximum Deductible acceptable - 5% Max

**FLOOD INSURANCE** \* This section is N/A on One Time Close loans during phase one.

- Declarations page or binder (NFIP policy or B+\* or higher for all other programs)
- Flood Elevation (all pgs) in file.(Only need if appl. is used in lieu of Dec Pg. or Binder) (RD New Const. Loans only)
- Borrower's Name and Address \*
- Agent's information
- Sufficient Coverage (IF Wells Fargo loan coverage must be at least as much as HOI coverage.)
- Policy or Binder number
- Effective Dates are listed
- At least 30 days left on policy or paid receipt for renewal
- If premium is showing as POC on CD must have documentation in file showing paid in full
- Proof of Flood Ins. Prem. pd. if only application is used in lieu of Dec page or Binder (RD loans only)
- Mortgagee Clause
- Maximum Deductible acceptable Max \$10,000 except RD loans Max 1% or \$1000 or min. allowed By state/federal law . (See Insurance Sheet) whichever is greater.

**FLOOD CERTIFICATE**

- Address is correct \*
- Provider's information is present \*
- Determination date
- Life of Loan \*
- Notice of Special Flood Hazard Disc (Only req. on when in flood zone and RD or VA) Prints with fld Cert. And signed prior to closing
- Must be no older than 4 months old.

**FINAL 1003**

- Purpose of loan and Home phone pg 1
- Signed and dated day of closing all pgs by borrower and LO \*
- Payment section must match payment letter.
- Loan Amount and property address correct. \*
- HMDA/Interview type completed. \* See below on applications taken 1/1/18 and after.
- New HMDA addendum is attached to the 1003 and is completed correctly.
- Loan Originator State License ID# and Company ID# must match NMLS in file. (Company ID# must be the main number not the branch number)
- Loan Originator's name and signature must match name on NMLS exactly (Can use other names Showing on the NMLS)
- Must have a completed Supplemental Consumer Infor Form. (Only for applications dated 3/1/23 or after)

**RESCISSION**

- All required persons have signed
- Dates are correct

**DATA VERIFY**

- Post Closer refreshed Data Verify report in Encompass and marked "current version"

### CLOSING PACKAGE

- |                          |                          |                          |  |                          |                          |                          |                                 |
|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|---------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | * First Payment Letter (N/A on One Time Close Phase One) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 4506C signed, dated & correct   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | * Escrow Disclosure or Waiver(N/A on One X Close Phase 1 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | * W-9                           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | E&O/Compliance Agreement                                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Borrower's Authorization        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Name Affidavit   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Privacy Disclosure              |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Patriot Act Disclosure                                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Closing Instructions (N/A COYOD |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Servicing Transfer Statement                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Mers/Min Org ID (Corres Loans)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Lenders Closing Affidavit                                |                          |                          |                          |                                 |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Credit Report  |                          |                          |                          |                                 |

### STATE REQUIRED DOCUMENTS

#### COLORADO

- Effect of Untimely Payments Disclosure
- Consumer Caution (Primary & Refinance Only) 3 days prior to closing

#### FLORIDA

- Commitment Letter (Retail Only)

#### GEORGIA

- Foreclosure Disclosure (Retail Only)

#### ILLINOIS

- Escrow Account Disclosure Agreement (Primary, Second & Purchase Only) Conv. w/escrow only

#### KENTUCKY

- Homeownership Protection Center Notification to Homeowners (Retail, Primary & Purchases Only)
- Fair Housing Brochure (Retail Only)

#### NORTH CAROLINA

- Amortization Schedule (Loan Amounts <300K) (Retail, Primary & Refinance Only)

#### TEXAS

- Compliant Notice (Retail Only)
- Pre-closing Disclosure (TX A-6 Only) (Retail, Primary & Refi Only) 1 day prior to closing.
- Notice of Penalties (Retail & Primary Only)
- Acknowledgement of Fair Market Value (Retail, Primary & Refinance Only)

#### UTAH

- Notice of Initial Services (Retail Only)

#### VIRGINIA

- Borrowers Best Interest (Retail & Refinance Only)

**\*Please note: Banks are exempt from State Disclosure requirements.**

### ONE TIME CLOSE DOCUMENTS – CONSTRUCTION PHASE PART 1

- No Work Affidavit – Must be recorded. Only required in LA.
- Affidavit of No Work and Delivery – Required for all states except Louisiana.
- Construction Addendum to Note - Signed by borrowers.
- Construction Addendum to the Security Instrument – Signed by borrowers
- Residential Construction Loan Agreement – Signed by GMFS & Borrowers and legal description attached. Contractors do not have to sign.
- Borrowers Affidavit – signed by borrowers with legal description attached.
- Borrowers Acknowledgement Regarding Payment of Escrow – signed by borrowers.
- Assignment of Rights, Warranties, Permits, Licenses & Contract – Dated the day of Closing & signed by borrowers.
- Closing Disclosure – Construction Final – Dated the day of closing & signed by borrowers.

### ONE TIME CLOSE DOCUMENTS – PERMANENT PHASE PART 2

- Recorded Note and Security Instrument Modification Agreement signed. \*
- If Mortgage is missing the MERS number then must have a recorded Non-Mers to Mers assignment.
- Payment Letter showing permanent payment information that includes P&L, escrow. \*
- Initial Escrow Disclosure statement initialed by borrowers. \*
- HOI Insurance & Wind & Hail (*See HOI Insurance section to verify it meets all requirements.*) \*
- Flood Insurance (*See Flood Insurance section to verify it meets all requirements.*) \*
- Final CD signed by borrowers.
- Clear Compliance Inspection (1004D).
- 4506C completed and signed.
- Final 1003 signed by borrowers.
- Borrowers Authorization and Certification signed by borrower.

### HOMESTYLE CONSTRUCTION

- Renovation Construction Loan Agreement. Signed by Lender and Borrowers.
- Construction Rider recorded with Security Instrument. \*
- Borrowers Affidavit – signed by borrowers with legal description attached.
- Borrowers Acknowledgement Regarding Payment of Escrow – signed by borrowers.
- Assignment of Rights, Warranties, Permits, Licenses & Contract – Dated the day of Closing & signed by borrowers.

### HOME POSSIBLE/HOME READY/PURCHASE ADVANTAGE

- Home Buyer Training Certification (Req. for First Time Homebuyers only)
- Purchase Advantage (CAFA) Application Disclosure (Borr. Acknowledgment form) (Not required on Home Possible or Home Ready)
- Purchase Advantage Closing Commitment Approval Letter (Closing Disclosure) (Not required on Home Possible or Home Ready)

### DPA PROGRAM

- NHF Registration Confirmation in the file.
- NHF DPA Funding Commitment Notice signed at closing.

## FHA LOANS ONLY

### FHA CASE NUMBER

- Case number on all documents must match the Case Number Assignment in file.

### ADDENDUM TO HUD 92900A

- Completed Pages 1,2,3,4 signed and dated by all parties
- Page 3 – block 2 x'd must be signed by Underwriter. Block 1 X'd underwriter name must be typed only.
- Lender ID and Sponsor ID (if applicable) must be completed with correct ID
- Purchase only – Page 2 #25, (3), 2<sup>nd</sup> Box must be checked

### AUTOMATED UNDERWRITING FEEDBACK CERTIFICATION

- Must match loan-to-value, ratios, appraised value, loan amount, income with 92900LT

### MORTGAGE CREDIT ANALYSIS WORKSHEET 92900LT

- Signed and dated by DE Underwriter ONLY IF CHUMS ID# IS NOT ZFHA
- AUS loans should reflect the system used and appropriate ID#. DE UW does not need to sign
- Loan Amount correct. \*

### FHA DOCUMENTS SIGNED BY ALL APPLICABLE PARTIES

- Notice to Homeowner
- Informed Consumer Choice Disclosure
- Important Notice to Homebuyers
- FHA Purchase Agreement Addendum (Amendatory Clause/R.E. Cert.)
- FHA Connection Documents
- FHA For Your Protection Get a Home Inspection
- FHA Notice to Purchasers – The Importance of a Home Inspection (n/a on new construction)
- FHA Identity of Interest Certification

### NEW CONSTRUCTION/LESS THAN 12 MONTH FHA DOCUMENTS

- Warranty of Completion signed by the borrower and the top portion completed
- Builders Certification completed and signed with FHA Case # & Builder information
- Local Health Authority Approval on Water or Sewer (If marked "Private" on URAR)
- Condos: Occupancy Certificate regarding 51% owner occupied-Form 1073 (If not included on VC)
- Spot Condo documentation (if spot approval – FHA)

### UPFRONT MIP

- Proof of upfront MIP payment. (COYOD LOANS ONLY)

### MORTGAGE INSURANCE CERTIFICATE

- Mortgage Insurance Certificate in file\*

## VA LOANS ONLY

### ADDENDUM VA-26-1802a

- Completed Pages 1 & 2 signed and dated by all parties
- Lender ID and Sponsor ID (if applicable) must be completed with correct ID
- Purchase Only – Page 2 #25 (3) completed.

### CERTIFICATE OF ELIGIBILITY

- In file and Veteran name is same as borrower (N/A on IRRL's)

### COUNSELING CHECKLIST

- In file and signed by all parties. (Only if Veteran is on Active Duty) Remove from file is not applicable.

### VERIFICATION OF VA BENEFITS 26-8937

- Signed by Veteran and #7 completed & #8 completed if on active duty. (N/A on IRRL's)

### LOAN ANALYSIS FORM #26-6393

- Completed and signed by Underwriter in block #50 & #53
- P&I, insurance, taxes, loan amount, interest rate must match how the loan closed. If not loan must go back to underwriter for modification.

### VA LOAN SUMMARY SHEET FORM #26-0286

- In file and completely filled out including the Closing date.

### LENDERS QUALITY CERIFICATION

- Signed and dated by Underwriter. Must have Case number and Property address.

### REPORT & CERTIFICATION OF LOAN DISBURSEMENT

- Signed by Closer and Borrowers

### NOTICE OF REASONABLE VALUE ON APPRAISAL \*

- All NOV conditions to the Appraisal have been met and are in the file.

### VA IRRL LOANS

- VA Interest Rate Reduction Refinance Worksheet signed and dated by Underwriter
- Interest Rate Reduction Certification signed and dated by the borrowers at closing.
- Appraisal fee on VA IRRLS-HB only cannot be charge to the borrower or shown as POC by the borrower. On IRRLs where the loan is going from a Fixed loan to an ARM and a discount point is charge appraisal fee can be charge to the veteran.
- Need copy of Invoice for Credit Report fee and must match CD. Large amounts must be explained.
- Origination fee cannot exceed 1% of **the existing loan balance.**
- If loan is a Manual Underwrite file must have a Verification of Rent or cancelled checks showing Rent payments if veteran is currently renting.

### POWER OF ATTORNEY

- All VA requirements on the POA has been met and Alive and Well statement has been issued.

### CAVIRS AUTHORIZATION

- CAVIRS Authorization is in the Underwriting Section of the file.

### CLOSING DISCLOSURE

- All non-allowable closing cost must be paid by the Lender or Seller or the fees must be included in the 1% Lender origination fee or must be refunded to the borrower and proof of refund must be in file.
- Lender and Seller credits must be broken down on page 2 and cannot be shown as a lump sum on Page 3.
- Copy of Invoice for appraisal fee and credit report fee matches amount on CD.
- Title Fees cannot exceed 1% of loan amount. (Louisiana loans only)

### PROOF OF FUNDING FEE PAYMENT

- Proof of funding fee payment. (COYOD LOANS ONLY)

### CASH OUT REFINANCE COMPARISON CERTIFICATION

- Initial and Final Cash Out Refinance Comparison Certification in file and signed by borrowers.

### LOAN GUARANTEE CERTIFICATE

- Loan Guarantee Certificate in the file.\*

### USDA LOANS ONLY

#### RD FORMS REQUIRED

- RD form 1980-21/3555-21 (rev. 12-2014) in file and signed by Underwriter and Borrowers
- RD form 1980-18/3555-18 (rev. 10-2014) in file and signed by Lender
- RD form AD-3030 completed and in file signed by Lender

#### CASH BACK REQUIREMENTS

- Cash back to borrower at close cannot exceed the amount of Earnest Money Deposit on CD unless POC fees have been sourced

#### FEE REQUIREMENTS

- Was RD fee collected on CD. \* Not applicable on streamline refi's.

#### SEPTIC CONDITION PRIVATE/COMMUNITY

- PRIVATE SYSTEM** - FHA APPRAISER, GOVERNMENT HEALTH AUTHORITY, LICENSED SEPTIC PROFESSIONAL, OR QUALIFIED HOME INSPECTOR TO CERTIFY THAT THERE IS NO OBSERVABLE EVIDENCE OF FAILURE OF THE SEPTIC SYSTEM
- COMMUNITY SEWER SYSTEM** - APPROVAL LETTER FROM THE DEPT OF HEALTH APPROVING THE THIRD PARTY TO OPERATE THE COMMUNITY WASTEWATER SYSTEM

#### WELL/COMMUNITY WATER CONDITION

- WELL WATER REQUIREMENT** -- A LOCAL HEALTH AUTHORITY OR STATE CERTIFIED LABORATORY TO PERFORM A WATER QUALITY ANALYSIS AND CERTIFY THAT THE WATER QUALITY MEETS STATE AND LOCAL STANDARDS.
- COMMUNITY WATER REQUIREMENT**  
WATER QUALITY REPORT FROM SERVICER OF COMMUNITY WATER THAT CERTIFIES WATER SUPPLY MEETS ALL FEDERAL, STATE, AND LOCAL REQUIREMENTS, PROVIDES A SUFFICIENT SUPPLY AND IS OPERATED UNDER A LEGALLY BINDING AGREEMENT
- PRIVATE SEPTIC AND PRIVATE WELL IN A FLOOD ZONE**  
DOCUMENT THE WELL IS FITTED WITH A SANITARY CAP THAT PREVENTS BACKFLOW IN CASE OF FLOOD OR DOCUMENT THE OPENING OF THE WELL IS ABOVE THE BASE FLOOD ELEVATION. AN ELEVATION CERT IS REQUIRED TO DOCUMENT THE BASE FLOOD ELEVATION

#### LOAN NOTE GUARANTEE CERTIFICATE

- Loan Note Guarantee Certificate in file \*

### COYOD LOANS ONLY

- Tax Information correct in MB and matches Tax Certificate.
- Insurance information correct in MB and matches Insurance policies.
- Pre-paid screen in MB matches escrows on the final CD settlement statement.
- Appraisal Information correct in MB loan status screen.
- All Underwriting PStips have been cleared in MB.
- All exceptions cleared by lock expiration or 10 calendar days from suspense notice sent.
- Servicing Transfer statement has correct GMFS address and dates at the time of purchase.
- MERS/MIN number and registration date in MB.
- Proof of MERS/MIN transfer in EDM or follow up exception to received proof within 48 hours of Loan purchase.
- Final suspense date entered in MB/Post Closing Tracking/Red C.
- Trailing document exceptions entered in MB/Post Closing Tracking.
- On loans that are underwritten by PMI company the GMFS Jr. Underwriter must prepare the ATR And upload into EDM.
- On Loans that are underwritten by PMI Company we must have a copy of the Data Integrity that PMI company has.