

MORTGAGE LOAN COMPANY LOAN FILE CHECKLIST

Origination/Processing Documents (if applicable)

- Application (original and final)
- Credit report
- Loan Estimate / Good Faith Estimate
- Early Truth in Lending Statement
- Servicing Disclosure Statement
- Right to receive a copy of the appraisal disclosure
- Receipts for any upfront fees collected from the borrower
- Affiliated Business disclosure/Adjustable Rate Mortgage disclosure
- Copy of broker's early disclosure documents
- Purchase contract/land contract/home improvement contract, etc...
- Adjustable Rate Mortgage Disclosure
- Copy of the appraisal, appraisal request form, and appraisal invoice
- Underwriting findings/stipulations/conditions and clearing documentation
- Verifications (deposit/rent/employment/income), gift letters, W-2's, pay-stubs, etc...
- Title commitment(s)
- Notice of Adverse Action for denied applications or counter offers

Closing Documents (if applicable)

- Closing Disclosure / HUD-1 or HUD-1A settlement statement
- Final Truth in Lending Statement
- Note
- Mortgage
- Right of Rescission disclosure
- Kentucky Homeownership Protection Center – Notification to Homeowners
- Kentucky Choice of Insurance Disclosure
- Service Transfer Notice, or similar disclosure, if loan is sold
- Copies of disbursement checks from closing agent