

**REAL ESTATE AND MOBILE HOME
LOAN DOCUMENTATION CHECKLIST**

GENERAL DOCUMENTS	Required	Received	Commercial RE (Non Residential)	Required	Received
Application	✓	✓	Mortgage		
Consumer Credit Scoring			Assignment of Rents & Leases		
Credit Life disclosure			Preliminary T.O./Commitment		
Loan Memo/Approval	✓		by:		
Note/Loan Agreement	✓	✓	Final T.O./Title Policy		
Letter of Credit Appl / Agr.			By:		
Letter of Credit			Appraisal/In-House Evaluation		
Consumer Security Agreement			By:		
Commercial Security Agreement			UCC-1 Fixtures		
Itemization	✓	✓	Verification of 1st Mtg Balance		
Individual Guaranty	✓	✓	Notice to Sr Mortgagee		
Corporate Guaranty			Hazard Insurance		
Borrowing Resolution *			Flood Insurance		
Articles of Organization *			Flood Determination		
Corporate Bylaws *			Environmental Insurance		
LLC Operating Agreement *			Phase I		
Certification/Unanimous Written			Risk Assessment Questionnaire		
Consent of Members			Hud 1/Hud 1A		
Certificate of Good Standing *			Landlord's Waiver		
for above * What State?			Survey		
Financial Statement(Date)			Commercial Construction (items above plus:)		
Tax Returns-years			Builder's Risk Insurance		
Credit life certificate			Construction Agreement		
Business Purpose Statement**			RESIDENTIAL REAL ESTATE		
Line of Credit Agreement	✓	✓	Mortgage		
Restrictive Covenants			Assignment of Rents & Leases		
MOBILE HOMES			Preliminary T.O./Commitment		
Hoepa testing			By:		
Title application			Final Title Opinion/Policy		
Power of Attorney for title			By:		
Dealer applied for title			Appraisal/In-House Evaluation		
Right of Recission			By:		
Flood Determination			Verification of 1st Mtg Balance		
Insurance Binder/Policy			Notice to Sr Mortgagee		
Agreement to Provide Insurance			Hazard Insurance		
Landlord's Waiver			Flood Insurance		
Waiver of Homestead Exemption			Flood Determination		
Title- 1990 and later			Hoepa Testing		
UCC- 1989 and older			HMDA Info		
Right to Receive copy Appraisal			Settlement Cost Booklet		
HMDA Info			Servicing Disclosure		
Appraisal/Sales Invoice			Waiver of Homestead Exemption		
M.Home with R/E same as M.Home Ln & add:			Early Truth in Lending		
Good Faith Estimate			Right of Recission		
Early Truth in Lending			Good Faith Estimate		
Servicing Disclosure			Home Mortgage Disclosure		
Mortgage			Landlord's Waiver		
Assignment of Rents & Leases			Hud 1/Hud 1A		
			Survey		
HELOCS			Consumer Construction (items above plus:)		
Early Disclosure for Plan			Builder's Risk Insurance		
Home Mortgage Disclosure			Construction Agreement		
Booklet					
HELOC Line of Credit Agreement					
Addendum to HELOC Agreement					
HELOC Mortgage					
Assignment of Rents and Leases					
Right of Recission					
Right to Receive Copy of Appr					
Notice to Sr Mortgagee					
Verification of 1st Mtg Balance					
Appraisal/In-House Evaluation					
Waiver of Homestead Exemption					
Agreement to Provide Insurance					
Hazard Insurance					
Flood Insurance					
Flood Determination					
<div style="display: flex; justify-content: space-between;"> <div> <p>Note: ** Commercial Loans to Individuals need Business Purpose Statement</p> </div> <div style="border: 1px solid black; padding: 5px; width: 80%;"> <p>Borrowers: Name Account #</p> <p style="font-size: 1.2em; font-family: cursive;">Gateway Centre 724349576-10</p> </div> </div>					