

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

GENERAL DOCUMENTS	Required	Received
Application	✓	✓
Consumer Credit Scoring		
Credit Life disclosure		
Loan Memo/Approval	✓	
Note/Loan Agreement	✓	✓
Letter of Credit Appl / Agr.		
Letter of Credit		
Consumer Security Agreement		
Commercial Security Agreement		
Itemization	✓	✓
Individual Guaranty	✓	✓
Corporate Guaranty		
Borrowing Resolution *		
Articles of Organization *		
Corporate Bylaws *		
LLC Operating Agreement *		
Certification/Unanimous Written		
Consent of Members		
Certificate of Good Standing *		
<b>for above * What State?</b>		
Financial Statement(Date)		
Tax Returns-years		
Credit life certificate		
Business Purpose Statement**		
Line of Credit Agreement	✓	✓
Restrictive Covenants		
<b>MOBILE HOMES</b>		
Hoepa testing		
Title application		
Power of Attorney for title		
Dealer applied for title		
Right of Recission		
Flood Determination		
Insurance Binder/Policy		
Agreement to Provide Insurance		
Landlord's Waiver		
Waiver of Homestead Exemption		
Title- 1990 and later		
UCC- 1989 and older		
Right to Receive copy Appraisal		
HMDA Info		
Appraisal/Sales Invoice		
<b>M.Home with R/E same as M.Home Ln &amp; add:</b>		
Good Faith Estimate		
Early Truth in Lending		
Servicing Disclosure		
Mortgage		
Assignment of Rents & Leases		
<b>HELOCS</b>		
Early Disclosure for Plan		
Home Mortgage Disclosure		
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		

**Note: \*\* Commercial Loans to Individuals need Business Purpose Statement**

Commercial RE (Non Residential)	Required	Received
Mortgage		
Assignment of Rents & Leases		
Preliminary T.O./Commitment		
by:		
Final T.O./Title Policy		
By:		
Appraisal/In-House Evaluation		
By:		
UCC-1 Fixtures		
Verification of 1st Mtg Balance		
Notice to Sr Mortgagee		
Hazard Insurance		
Flood Insurance		
Flood Determination		
Environmental Insurance		
Phase I		
Risk Assessment Questionnaire		
Hud 1/Hud 1A		
Landlord's Waiver		
Survey		
<b>Commercial Construction (items above plus:)</b>		
Builder's Risk Insurance		
Construction Agreement		
<b>RESIDENTIAL REAL ESTATE</b>		
Mortgage		
Assignment of Rents & Leases		
Preliminary T.O./Commitment		
By:		
Final Title Opinion/Policy		
By:		
Appraisal/In-House Evaluation		
By:		
Verification of 1st Mtg Balance		
Notice to Sr Mortgagee		
Hazard Insurance		
Flood Insurance		
Flood Determination		
Hoepa Testing		
HMDA Info		
Settlement Cost Booklet		
Servicing Disclosure		
Waiver of Homestead Exemption		
Early Truth in Lending		
Right of Recission		
Good Faith Estimate		
Home Mortgage Disclosure		
Landlord's Waiver		
Hud 1/Hud 1A		
Survey		
<b>Consumer Construction (items above plus:)</b>		
Builder's Risk Insurance		
Construction Agreement		

OTHER		

Borrowers: Name	Account #
Gateway Centre	724349576-10