

## Cash-Released XChange® Imaged Document Checklist

Required	Document Name (Documents That Are Not Originals Must Be Certified True Copy)
Yes	Flood Certification Evidencing Life of Loan Coverage, Flood Zone and Proof of Transfer
Yes	Tax Information Sheet (Contains Tax ID#S, Tax Authorities Name & Address, Date Last Paid, Next Due Date). If New Jersey Property, include Tax Certificate
Yes	Signed Closing Disclosure
Yes	Escrow Disclosure Statement /Escrow Instructions/Signed Escrow Waiver Notification evidencing items to be waived
Yes	IRS W-9 Evidencing All Borrower Social Security Numbers
Yes	Copy of Note, Riders and Note Modification
Yes	NY Property – all documentation required for NY CEMA
Yes	Copy of Mortgage (Deed of Trust), Applicable Riders And Legal Description
Yes	Manufactured Housing Real Property Certificate Documents (or assigned COT with proper UCCs)
Yes	Copy of Assignment to Servicer or verification of MERS Successful Transfer of Servicing
Yes	eNotes: eConsent form and eClosing Audit Trail
Yes	PMI Certificate and Endorsements, if applicable
Yes	Form 1008/1077 Uniform Underwriting and Transmittal Summary
Yes	Initial Loan Application(s) Signed By All Borrowers (FHLMC 1003)
Yes	Final Loan Application(s) Signed By All Borrowers (FHLMC 1003)
Yes	Supplemental Consumer Information Form (SCIF)
Yes	Complete appraisal documentation as per underwriting/approval guidelines
Yes	Mailing Address Certification (If Borrower's billing address is different from the property address)
Yes	Legal Description (Copy)
Yes	Ground Rents/Lease Agreement
Yes	Signed Homeowners Authorization Letter (NJ, NY & IL Only)
Yes	Homeowner Option Letter (WI & MD Only)
Yes	Hazard Insurance Policy and/or Other Insurance Policies (Including Certificate of Insurance) and Endorsement Change Letter
Yes	PMI Disclosure for Conventional Loans with MI/PMI
Yes	Copy of Buydown Agreement
Yes	First Payment Letter
Yes	Borrower Payment History (required for seasoned loans, loans with interest credit or where UPB was amortized down) payment history must reflect P&I Payment Amounts and Due Dates and escrow amounts applied)
Yes	Rural Housing Loans, Loan Note Guarantee

Yes	Title Policy Commitment
Yes	Borrower's Goodbye Letter
Yes	All Applicable Transfer of Servicing Notification Letters (Hazard, Flood, PMI, Tax, Etc.)
Yes	Credit Report And Evidence of Borrower Credit Score
Yes	Signed Final Closing Disclosure
Yes	Power of Attorney
Yes	Executed USA Patriot Act Notice to Applicants
Yes	Name Affidavit
Yes	Final LP Underwriting Findings Along with Loan Product Advisor Key & Transaction Number
Yes	Final Underwriting Approval If Non-Loan Product Advisor Loan
Yes	All Conditions of Loan Approval (whether LPA or manually underwritten)
Yes	Signed Right of Rescission Notification
Yes	Loan Estimate Disclosure, Taxpayer First Act Consent Form and other applicable disclosure statements signed by borrower at loan application
Yes	<b><u>All Remaining Credit Documents:</u> VOE, Pay Stubs, W-2 Statements, Tax Returns, 4506-C (Form 8821 is an acceptable alternative), VOD, Bank Statements, Divorce Decree, Lease Agreements, Etc.</b>

Guide [Exhibit 28A](#), 6.3: Late Fee

*Servicer shall be entitled to charge Seller a fee ("Late Document Fee") equal to \$100.00 per Loan per month on those Loans for which all original final documents specified in the Final Documents section of the Cash-Released XChange® User Guide have not been delivered to Servicer within six (6) months of the Sale Date. Such Late Document Fee shall begin to accrue on the first day of the seventh (7<sup>th</sup>) month after the Sale Date. Notwithstanding the foregoing, Servicer shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Servicer's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.*