

VA QUALITY CONTROL AUDIT REPORT
PREPARED BY
NATIONAL QUALITY ASSURANCE div of SMC

AUDIT FILE CHECK LIST

- ___ **CLOSING DISCLOSURE** fully executed and certified true & correct
- ___ Note, fully executed and certified true & correct by Title Agent
- ___ Mortgage, fully executed and certified true & correct by Title Agent
- ___ Warranty Deed, fully executed and certified true & correct by Title Agent
- ___ Assignment of Mortgage
- ___ Title Policy or Commitment ___ CPL ___ 24 Month Chain of Title
- ___ Name Affidavit for all variations
- ___ Property Survey
- ___ Evidence of Insurance: Homeowner's Coverage Flood Coverage
- ___ Initial Escrow Account Disclosure
- ___ QM Worksheet
- ___ Initial Uniform Residential Loan Application (URLA/1003) Addendum to 1003 26-1802a (Pages 1 & 2)
- ___ Final Uniform Residential Loan Application (URLA/1003) Addendum to 1003 26-1802a (Pages 1 & 2)
- ___ Loan Analysis 26-6393
- ___ Lender/Sponsor Loan Approval ___ VA Loan Quality Certification
- ___ Lock In: Received Given Lock In Rate Sheet Initial Rate Sheets
- ___ Anti-Steering Disclosure
- ___ Loan Commitment: Received Given
- ___ DU/LP Findings (including 1st run and final run and approval)
- ___ Credit Report: Personal Business Report per DU/LP Findings ___ Credit Score Notice Disclosure
- ___ Counseling Notice ___ List of Counseling Agencies
- ___ Credit Explanation Letter / Credit Inquiry Letter per DU/LP Findings or Underwriter
- ___ Verification of Rents and/or Mortgages per DU/LP Findings or Underwriter
- ___ Verification of Employment (VVOE or direct VOE) Social Security Pension Income
- ___ Paystub(s) per DU/LP Findings or Underwriter
- ___ W2 Statement(s) per DU/LP Findings or Underwriter
- ___ IRS Federal Tax Returns per DU/LP Findings or Underwriter
- ___ Financial Statement and/or Profit & Loss Statement per DU/LP Findings or Underwriter
- ___ Verification of Deposit for all assets on URLA/1003
- ___ Bank Statements (direct from Banking Institution, Internet print out, Bank prepared transcript, 401k & retirement account statements)
- ___ Gift Letter (fully executed with all required information on donor and amount of gift funds given)
- ___ Evidence of gift donor ability
- ___ Evidence of receipt of gift funds (wire transfer, canceled check, HUD Settlement Statement)
- ___ Sales Contract, fully executed VA Escape Clause and Real Estate Certification Lead Paint Disclosure
- ___ Uniform Residential Appraisal Report (CRV 26-1843) Market Conditions Addendum Compliance with CRV/NAPP/NOV Conditions
- ___ Date signed by Appraiser ___ Appraisal Valuation Acknowledgment Appraisal Valuation Disclosure
- ___ Request for Determination of Reasonable Value 26-1805
- ___ Pest Inspection Signed and Dated by Veteran at Closing ___ Final Inspection
- ___ **Loan Estimate** **Initial Disclosure** **Final Disclosure** Fees Worksheet Closing Cost Worksheet
- ___ Intent to Proceed
- ___ Changed Circumstance date prepared ___ date signed ___
- ___ Written List of Service Providers
- ___ ELPS/GSA ___ CAIVRS
- ___ **VA Documents:** Loan Summary Sheet 26-0286 Request for Certificate of Eligibility 26-1880 Certificate of Eligibility VA 26-8320
- ___ DD-214 VA Loan Comparison Debt Questionnaire 26-0551 VA Benefit Related Indebtedness
- ___ Verification of VA Benefits 26-8937
- ___ Federal Collection Policy Notice 26-0503 Counseling Check List 26-0592 Child Care Stmt.
- ___ Rights of VA Loan Borrowers 26-8978 Nearest Living Relative Veterans Acknowledgement of LE and CD
- ___ Interest Rate & Discount Statement Interest Rate Reduction Worksheet 26-8923
- ___ Statement of National Guard/Reserve Status Report & Certification of Loan Disbursement 26-1820
- ___ **General Compliance Disclosures:** Mortgage Loan Origination Agreement Privacy Policy RESPA Servicing Disclosure
- ___ Patriot Act Disclosure w/photo ID & SS # verification Borrower's Cert & Authorization Electronic Transmission Authorization
- ___ Borrower Signature Authorization Right to Receive Appraisal ECOA Disclosure 4506-T Occupancy Affidavit
- ___ Anti- Coercion Notice Fair Credit Reporting Act Right to Financial Privacy Act of 1978
- ___ Affiliated Business Arrangement Disclosure Fair Lending Notice Assignment of Credit Package Rescission Notice
- ___ Special Flood Hazard Determination Notice Lender Flood Notice Copies of all bills for Third Party Fees
- ___ Proof of Receipt by borrower of mailed or e-mailed documents Conversation Log Notes to the file Home Loan Took Kit

551 Sandy Hook Road, Treasure Island, FL 33706-1212

Phone: 727-368-0042 Fax: 727-360-8409

Website: www.sonjamortgage.com E-mail: swheeler@sonjamortgage.com

