

Weststar Mortgage Correspondent Lending

Delegated Review Checklist

Client ID: Borrower (Primary Last Name):

WMC Reviewer Name:

Delegation Exemptions (2 max) Credit - Income - Assets - Collateral

See attached rider for each.

Initial Review:

Completed Date:

a Property Type Validated N/A N/A 5 Good Faith Estimate(s) Application date. N/A 6 Decumentation If application date. N/A 8 List of Settlement Service Providers If application date. N/A 9 Initial Truth In Lending Opplication date. N/A 10 Borrower Attestation of Itistoper Email receipt, etc. N/A 11 Supporting documentation of disclosure Email receipt, etc. N/A N/A 11 Supporting documentation of disclosure Email receipt, etc. N/A N/A 12 Initial anone Certification & A N/A N/A 13 Notice intome toam Applicant/Credit N/A N/A 14 Disclosure Notices Financial Privacy Act, Information Disclosure Auth. N/A 15 Servicing Disclosure Statement N/A N/A N/A 15 Indial afoofT Correentional and Fill Acons. N/A N/A 16 Disclosure Statement N/A N/A N/A 17 Libe and GSA printouts Correentional and Fill Acons. N/A N/A	#	Application Document(s)	Notes	Agency	FHA	VA	Stack
2 Loan Application 1003 (Initial) Image: Constraint of Constraint o			Initial Disclosures				
3 MMLS Verification (LQ and Company) WMC to perform: Muit be verified with Database V V V 4 Property Type Validited Nust evidence that it was sent within 3 business days from HOEPA V V 5 Cond rath Estimate(s) application date. V V 6 List of Settlement Service Providers If application date. V V 7 Description Service Providers If application date. V V 8 List of Settlement Service Providers If application date. V V 9 Initial Trush in Lending Must evidence that it was sent within 3 business days from HOEPA V V 10 Borrower Attention of Microsure Email receipt, etc. V V V 11 Believery Email receipt, etc. V V V 12 Borrower Attentification & Application date. V V V 13 Borro Expression Advances Feir Credit Reporting Act, Equal Credit Diportunity Act, Right to Financial Privacy Act, Information Disclosure Auth. V V 14 Disclosure Rolices Feir Credit Reporting Act, Equal Credit Diportunity Act, Right to Financial Privacy Act, Information Disclosure Auth. V V 15 Servicing Disclosure Statement V	1	Application Date Validated					
4 Property Type Validated Nutl evidence that It was sent within 3 business days from HOEPA Nutl evidence that It was sent within 3 business days from HOEPA Nutl evidence that It was sent within 3 business days from HOEPA 7 Change of Circumstance(s) Image of Circumstance(s) Image of Circumstance(s) Image of Circumstance(s) 8 List of Settlement Service Providers Mutl evidence that It was sent within 3 business days from HOEPA Image of Circumstance(s) 9 Initial Truth In Lending application date. Image of Circumstance(s) Image of Circumstance(s) 10 Borrower Attestation of Intent to Proceed Image of Circumstance(s) Image of Circumstance(s) Image of Circumstance(s) 11 Supporting documentation of disclosure termination for the closure termination of disclosure termination Circumstance(s) Image of Circumstance(s) Image of Circumstance(s) Image of Circumstance(s) 12 Supporting Attonuous Applicant/Circuit Email receipt, etc. Image of Circumstance(s) Image of Circumstance(s) Image of Circumstance(s) 13 Noticircuit Bind disclosure termination Disclosure Auth. Image of Circumstance(s) Image of Circumstance(s) Image of Circumstance(s) Image of Circumstance(s) 14 Disclosure Notices Firancial Privacy Act, Informati	2	Loan Application 1003 (Initial)					
5 Good Faith Estimate(s) Most evidence that it was sent within 3 business days from HOFPA V N/ 7 Change of Circumstance(s) V V V V 8 List of Settlement Service Providers If application date. V V 9 Initial Truth In Lending Must evidence that it was sent within 3 business days from HOFPA V V 10 Borrower Attestation of Must evidence that it was sent within 3 business days from HOFPA V V 11 Supporting documentation of disclosure tmail receipt, etc. V V 11 Borrower Certification & V V V 12 Servicing Disclosure Statement. V V V 13 Servicing Disclosure Statement. V V V 14 Disclosure Statement. V V V V 15 Servicing Disclosure Statement. V V V V 16 Initial 4500T Only Itequiled when the borrower pays down the rate V V V 17 LDP and GSA printouts Conventional and FHA loans V V V 18 Initial 4500T Only Itequiled when the borrower pays down the rate V V 19 <th>3</th> <td>NMLS Verification (LO and Company)</td> <td>WMC to perform: Must be verified with Database</td> <td></td> <td></td> <td></td> <td>N/A</td>	3	NMLS Verification (LO and Company)	WMC to perform: Must be verified with Database				N/A
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2 Decoursentation	5						N/A
9 Initial Truth In Lending Must evidence that it was sent within 3 business days from HOEPA Image: Control of C	7						
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11 Supporting documentation of disclosure divery Email receipt, etc. Not Not 12 Initial Borrower Certification & Authorization Initial Borrower Certification & Initial Borrower Certification & Score Disclosure Initial Borrower Certification & Initial Score Disclosure Initial Score Disclosure Initial Score Disclosure 13 Notice to Home Loan Applicant/Credit Score Disclosure Statement Initial Reporting Art, Equal Credit Opportunity Act, Right to Financial Privacy Act, Information Disclosure Auth. Initial Score Financial Privacy Act, Information Disclosure Auth. 14 Disclosure Statement Initial Assocr N/A N/A 15 Servicing Disclosure Statement Initial Assocr N/A N/A 18 Initial Assocr Initial Assocr N/A N/A 19 Discount Point Fees Disclosure Only Required when the borrower pays down the rate N/A N/A 20 UCDP FMNA and FHLMC N/A N/A Initial Assocr 21 Anti-Steering Disclosure If Lender – ASMC, DAS, Director's Morgage, Great Plains, Hallmark, Hamiton, Network Funding or WCS Lending Initial Assocr Initial Assocr 22 HPML Certification If Lender – ASMC, DAS, Director'S Morgage, Great Plains, Hallmark, Hamiton, Network Fund	9	Initial Truth In Lending					
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12 Authorization	11	delivery	Email receipt, etc.				N/A
13 Score Disclosure Fair Credit Reporting Act, Equal Credit Opportunity Act, Right to 14 Disclosure Notices Fair Credit Reporting Act, Equal Credit Opportunity Act, Right to 15 Servicing Disclosure Statement Imancial Privacy Act, Information Disclosure Auth. 16 Appraisal Acknowledgment / Delivery Contirmation Borrower Appraisal Acknowledgement N/A 17 LDP and GSA printouts Conventional and FHA loans N/A N/A 18 initial 4506T Conventional and FHA loans N/A N/A 19 Discount Point Fees Disclosure Only Required when the borrower pays down the rate N/A N/A 10 LOP FNMA and FHLMC N/A N/A N/A 10 Disclosure If Lender - ASMC, DAS, Director's Mortgage, Great Plains, Hallmark, Hamilton, Network Funding or WCS Lending N/A N/A 12 HPML Certification Wust state that the loan is or is not an HPML. For Conventional files without Escrows, VAI RRNS and FHA Streamline Refinances where the Case if was assigned after 6/1/13. Must be signed by the Lender Image: Case of the C	12	Authorization					
14 Disclosure Notices Financial Privacy Act, Information Disclosure Auth. Image: Confirmation of the context o	13						
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21 Anti-Steering Disclosure Hamilton, Network Funding or WCS Lending Image: Constraint of the cons	20	UCDP	FNMA and FHLMC		N/A	N/A	
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23 DisclosureDisclosureImage: Constraint of the second	22	HPML Certification	without Escrows, VA IRRRLS and FHA Streamline Refinances where the				
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35 Counseling Checklist for Military Homebuyer N/A N/A N/A 36 Origination Statement Itemization N/A N/A N/A 37 VA Debt Questionnaire N/A N/A N/A	33	VA Federal Collection Policy Notice		N/A	N/A		
35 Homebuyer N/A N/A 36 Origination Statement Itemization N/A N/A 37 VA Debt Questionnaire N/A N/A VA Important Notice - Rights of VA VA VA	34	VA Nearest Living Relative		N/A	N/A		
36 Origination Statement Itemization N/A N/A 37 VA Debt Questionnaire N/A N/A VA Important Notice - Rights of VA Important Notice - Rights of VA Important Notice - Rights of VA	35			N/A	N/A		
VA Important Notice - Rights of VA	36			N/A	N/A		
VA Important Notice - Rights of VA	37	VA Debt Questionnaire		N/A	N/A		
38 Borrower N/A N/A	38	VA Important Notice - Rights of VA Borrower		N/A	N/A		

		Underwriting Documents				
39	AUS Findings Document	Final Version.				
40	Underwriting and Transmittal Summary HUD 92900LT	Must be complete and include CAIVRS #, LDP/GSA box must be checked for each borrower and CHUMS ID for Underwriter or Reviewer of Appraisal, if applicable. Note: If 92900LT does not include CAIVRS or LDP/GSA checkboxes, copies of CAIVRS and LDP/GSA printouts are acceptable. Figures must match AUS findings.	N/A		N/A	
41	Final 1008	Conventional loans only.		N/A	N/A	
42	Prior Loan Validation for IRRRL	Print out from VA portal or Certificate of Eligibility	N/A	N/A		
43	VA 26-1880 Certificate of Eligibility	Veteran's name must match 1003.	N/A	N/A		
44	IRRRL Worksheet VA Form 26-8923	VA Interest Rate Reduction Loan only.	N/A	N/A		
45	Verification of VA Benefit Related Indebtedness	Required only if borrower is EXEMPT from paying a Funding Fee.	N/A	N/A		
	Loan Analysis VA 26-6393	Must be complete and include Underwriter's Signature and Date. Must include CAIVRS # in box 46 or 47 or printouts will be needed.	N/A	N/A		
	Income and Debt Worksheet					
48	Residual Income Evaluation	Only required on HPML Loans				
		Final Application Documents			1	
49	Final Application (1003)	Must be signed and dated by all parties.				
50	Final HUD 92900A or VA 26-1802A	Pages 1-4 must be complete and include all appropriate signatures and dates. VA pages 1 and 2 only.	N/A			
		Credit Documents				
51	Credit Report - As referenced on final DU	Qualifying Score: Required Score:				
	findings					
	Credit Misc. (Inquiry Letter, Etc.)	Non-Delegated reviews only. For refinance loans				
	Payoff Statement Payment History	For refinance loans Due on or after 10th of the month after loan closing.				
	Bankruptcy Documentation	If applicable.				
	Child Care Letter	If applicable.				
	Divorce Documentation	If applicable.				
		Assets				
58	Asset Documents	Per DU findings or per WMC overlay(s).			1	
59	Bank Statements/VOD/Retirement Statements	Per DU findings.				
60	Gift Documentation	Per DU findings.				
		Employment				
61	Verification of Employment	Per DU findings.				
62	Verbal VOE (pre funding)	Performed within 10 days of loan closing.				
63	Income Documenation	Per DU findings.				
64	Tax Transcripts (4506T Executed)	Most recent 2 years required.				
65	Borrower Letters of Explanation	Non-Delegated review only.				
66	Social Security Validation/Drivers License	Not applicable on IRRL				
67	CAIVRS Printout		N/A			
68	FHA/VA Case File Assignment	Must be assigned to Correspondent.	N/A			
69	Fraud Guard	WMC to pull.				
70	Assignment of MERS	Must be assigned to Correspondent.				
		Appriasal				
71	Appraisal	For FHA/VA loans: first page must show FHA/VA Case Number. For Agency loans: must include copy of the Appraiser's license and interior photos for appraisals with interior and exterior inspections. Provide original color photos in Blitzdocs.				
72	Sales Contract	Purchase Transactions, all pages/fully executed. For FHA loans, only; if Amendatory Clause is not contained in Sales Contract, it must be provided seperately.				
73	Conditional Commitment HUD 92800-5b	Form must be complete and accurate and the Commitment Terms section must include Underwriter's Name, Signature, and Date and CHUMS ID #.	N/A		N/A	
74	Structural Engineer's Report	If applicable.				
	Termite Report	If applicable.				
	VA Notice of Value (NOV)		N/A	N/A		
	Property Certifications	If applicable.				
	Flood Zone Certification					ļ
79	Condo Approval Final or Repair Inspection with color	If applicable.				
80	photos	If applicable.				
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		OTC-Less Than 1yr				
81	Builder's Certification	New construction/less than 1 yr only	N/A		N/A	
82	HUD Warranty of Completion HUD 92544 or VA 26-1859	If applicable.	N/A		N/A	
83	Subeterranean Termite Treatment Report	Forms 99A & 99B in termite states.	N/A		N/A	
84	Net Proceeds Worksheet	Fully executed by borrower and authorized builder representative	N/A		N/A	
85	OTC Max Loan Amount Worksheet		N/A		N/A	
	Health Authority Approval	Well, Septic, etc.	N/A		N/A	
	Builder's Risk Insurance Policy		N/A		N/A	
88	10 yr Warranty OR Building Permit & Certificate of Occupancy		N/A		N/A	
		203K(S)	-	1	I	
89	Rehabilitation Loan Agreement		N/A		N/A	
90	Rehabilitation Loan Rider		N/A		N/A	
	203K Maximum Mortgage Worksheet		N/A		N/A	
	203K Borrower Acknowledgement		N/A		N/A	
	Homeowner/Contractor Agreement		N/A		N/A	
-	Mortgagee Assurance of Completion		N/A		N/A	
95	Contractor Bid(s)		N/A		N/A	
96	Draw Requests and Disbursements	If applicable.	N/A		N/A	i
07		Title		[1	
	Closing Protection Letter					
98	Title Commitment					
99 100	Tax Information Sheet					
	Tax Certification Survey	In survey states and if applicable on OTC loans.				
	•	If applicable.				
	Subordination Agreement Power of Attorney (POA)	If applicable.				
105	Power of Attorney (POA)	Insurance				i
104			T	N1/A		
	Private Mortgage Insurance Certificate			N/A	N/A	
105	Flood Insurance Policy	With Transfer Letter				
106	Hazard Insurance Policy	With Transfer Letter				Ĺ
_		Closing Documents			1	
	Lender's Quality Certification (VA)		N/A	N/A		
108 109	PMI/UFMIP/VAFF Proof of Payment Report and Certification of Loan	Must be signed and dated by the Lender and the Borrower	N/A	N/A		
110	Disbursement VA 26-1820 LQI Certification			-	NI/A	
	Buydown Agreement and Schedule	If applicable.		N/A	N/A	
	Escrow Holdback Documentation	Proof escrows have been released.				
	Escrow Waiver Letter	If applicable.				
	First Payment Letter	. shbreaker				
	HUD-1 (Final)					
	Mortgage/Deed of Trust/Riders					
	Name Affidavit/Signature Affidavit					
-	Note	Original with appropriate endorsement.				
	Notice of Assignment, Sale or Transfer	Must be assigned to WMC and void or effective dates.				
120	Final Truth In Lending & Itemization					
121	Right of Rescission Notice	If applicable.				
-	Comparison Statement of VA IRRL	IRRRL only.	N/A	N/A		
123	Important Notice to Homebuyer HUD	Pages 1-2 completed with Borrower(s) Signature(s) and Date(s)	-	-	N/A	
123	92900-B	Required on both Purchase and Refinance Transactions	N/A			
124	W-9/W-8 Request for Taxpayer Identification Number Certification	Signed by primary borrower.				
125	Wiring Instructions or Bailee Agreement	For correspondent lender.				

Notes: