



## Mortgage Document Audit Checklist

To all Agents/Clients,

Listed below is the list of documents that are required and/or needed to complete the document audit. Please check and include this copy with each completed package. **If at least three (3) required loan documents\* are not included the file will be returned. Remember: your audit is "document driven" -the more you provide, the more thorough we can be.**

### Standard Audit/Forensic Audit-Required for TILA, HOEPA, State and Fed Reg Tests

- Loan Application (1003) URLA, signed or unsigned
  - HUD-1 Settlement Sheet\*
  - TIL- Truth in Lending Disclosure -All copies\*
  - Mortgage Note & all riders and addendums\*

### Forensic Audit-Required Docs for RESPA tests and additional Tests

- Application (1003)- from the application
- Mortgage Signature page (If Florida property)
- Good Faith Estimate (All copies)
- 3 day Notice of Right to Cancel (if refinance)
- Broker Fee agreement
- Section 32 Disclosure (predatory lending test)

### Additional, Needed for Full Forensic Fraud tests

- Tax returns and/or W-2's for Borrower for the year of application
- Copy of appraisal



## COMPLIANCE VIOLATIONS DOCUMENT CHECKLIST

The following is a list of additional documents for the Forensic portion of the audit. Please note that these documents are not required to perform the audit however the auditing staff will comment on their presence or lack there of.

Please submit as much as possible to ensure the accuracy of the results. The more violations that are found the better the modification results will be for you.

### Per RESPA (Real Estate Settlement Procedures Act – 12 USC 2601 et seq.)

Good Faith Estimate  
Affiliated Business Arrangement Disclosure  
Servicing Disclosure Statement  
Notice of Assignment, Sale or Transfer of Servicing Rights  
Escrow Account Disclosure

### Per TILA (Truth in Lending Act – Reg Z – 15 USC 1601 et seq, 12 CFR 226):

Initial Truth in Lending Statement & Itemization of Amount Financed  
Refinance- Notice of Right to Cancel (NORTC), **2 copies for each borrower, completed, dated and signed**

### Per ECOA (Equal Credit Opportunity Act – Reg B – 12 CFR 202):

Initial signed & dated Uniform Residential Loan Application (1003)  
Final signed & dated Uniform Residential Loan Application (1003)

### Per FCRA (Fair Credit Reporting Act – 15 USC 1681):

Disclosure of Credit Scores  
Notice to Home Loan Applicant  
Opt-Out Notices  
Notice of Adverse Action  
Risk-Based Pricing Notice  
Investigative Consumer Report Disclosure

\*Submit both checklists to Surefire Loan Modifications along with the Clients Docs. Failure to submit both checklists will result in a delay of processing and you will be notified via email if they are not present upon submission.

Send everything to --- [processing@surefireloanmod.com](mailto:processing@surefireloanmod.com). Include “doc audit” in the subject line.  
Or you can fax to 866 289-2402