

Required Documents for Closed Loan Files

Each numbered folder below corresponds to each numbered folder in Dropbox

01 Close of Escrow

Final Closing Statement
Closing Package Cover Sheet
Invoices: Appraisal, Credit, processing, etc.
Copies of Checks (if available)
Wire Instructions Form (if funds are wired)
Point file in PCF password protected format if not processed in Cabrillo's Point LOS, send pw

UWM Only - Final Closing Package Subfolder of above 01 Close of Escrow

From UWM website, Request Digital File Archive pdf (go to document manager) Can take up to 24 hours, request asap after closing

Upload file into UWM subfolder of 01 Close of Escrow

Borrowers Signature Authorization - Should be dated on or before
Credit report ordered **(Wet Signed)**
Borrowers Authorization and Certification **(Wet Signed)**
Signature authorization and Electronics communication authorization – Required when e-signatures are utilized - **(Wet signed)**
AML Checklist (signed and dated by LO or Processor)
Loan Applicant Attestation Form

02 Lender Items

Doc Order/Lock Confirmation
Approval
DU/LP or Broker Credit Report with Credit Supplement
CIC (use Calyx form "Loan Estimate Changed Circumstance" form, provide all documentation evidencing any changes in the loan from initial disclosures. ex: amount and or rate change, etc.)

REV 10/7/20

03 Credit

Credit reports, credit supplements, etc

04 Signed Final Loan Docs

Signed Final Loan Docs

05 Disclosures

Initial 1003 – Signed and dated within compliance

Signed & Dated within 3 days of 1003

Loan Estimate (LE)

CA Addendum to Loan Estimate (LE)

Intent to Proceed (if LE is Cabrillo generated and not by Lender)

Service Provider List (SPL)

Anti-Steering Disclosure – either Lender form or from Point, must have 1 or the other

Borrowers Signature Authorization - Dated on or before Credit report ordered **(Wet**

Signed)

Borrowers Authorization and Certification **(Wet Signed)**

Disclosures Notices

Equal Credit Opportunity Agreement (ECOA)

Fair Lending Notice (CA)

Mortgage Loan Origination Agreement (MLOA)

Credit Score Information Disclosure (Notice to the Home Applicant), Must reflect middle & range of score

Patriot Act – Customer Information

Legible or best copy of Drivers License or Alien Registration Card

Legible or best copy of Social Security Card or Passport

Patriot Act – Information Disclosure

Privacy Policy – What does Cabrillo do with your personal information (2 pages)

CA Real Estate Agency Disclosure (Be sure the last paragraph shows company name and license number)

AML Checklist (signed and dated by LO or Processor)

E Signature authorization and Electronics communication authorization – Required when e-signatures are utilized **(Wet signed)**

ARM disclosure (if applicable)

Loan Applicant Attestation Form

06 FHA DISCLOSURES – ALL REQUIRED

FHA case number
Borrowers Blanket Signature Authorization
HUD 92900A – Addendum to Uniform Residential Loan Application (pages 1-4) same as VA 26-1802-A
HUD 92900B – Notice to Homebuyers (pages 1-2)
FHA Amendatory Clause and Real Estate Certification – signed by all parties (Purchases)
HUD 92564-CNF – Home Inspection (For Your Protection: Get a Home Inspection) (Purchases)
Informed Consumer Choice Disclosure – signed and dated within 3 business days of the 1003
FHA/VA Assumption Notice – Release of Liability (Notice to Homeowner)
FHA 92561 Hotel and Transient Use of Prop – if applicable (Purchases)
Energy Efficient Mortgage Fact Sheet
Identity of Interest Cert (Purchases)
HUD Appraised Value Disclosure (signed Post Appraisal) (Purchases)
FHA counseling certification – if applicable

07 VA DISCLOSURES - ALL REQUIRED

VA case number – ordered by MLO or Loan Processor
VA Form 26-1802A - VA Addendum to Uniform Residential Loan Application (pages 1-3) same as HUD 92900A, addendum to 1003
VA Form 26-8937 – Verification of VA Benefits
VA Form 26-1880 – Request for Cert of Eligibility (ordered by LP)
Certificate of Eligibility (COE)
VA Form 26-1820 Certification of Loan Disbursement (has the Nearest Living Relatives info)
Nearest Living Relative or VA acknowledge form if required by lender
VA Form 26-0503 Federal Collection Policy Notice
Interest Rate and Discount Statement
VA Form 26-0551 Debt Questionnaire
VA Form 26-8978 Right of VA Loan Borrowers
VA Amendatory clause – only on Purchases
VA Form 26-0592 Military council

08 CONDITIONS

Credit Card/Bill Statements
Property Profile(s)
HOA Statement
Insurance Dec Page-All Properties
Mortgage Statement-All Properties
Verification of Mortgage/Mortgage Rating
BK Paperwork-Schedule F
Lien Release(s)
Payoff Statement(s)
Evidence of Insurance
Verification of Rent
HOA Certificate
Estimated Closing Statement
Insured Closing Protection Letter
Title Supplement(s)
Termite Report and Clearance

9 Income

Lease Agreement(s)
Professional License or Diploma
2 years Business License
Verification of Employment
CPA Letter for 2 years Self-Employed
1 month Paycheck Stubs or LES or Award Letter (SS, Pension, Annuity)
2 years W-2 (Wage Earner)
2 years Tax Returns (Self Employed)
4506, 4506-T

10 Assets

Verification of Deposit(s)
1 Month Quarterly Asset Statement-PERS, IRA, CD, Money Market
3 Months Bank Statements-Checking, Savings

11 Property – Escrow, Title, Appraisal, etc.

Appraiser's License, E&O and Resume

Appraisal Amendment(s)

Appraisal

Amendment(s)

Escrow Instructions

Preliminary Title Policy

Purchase Contract with Addendums (purchases only)

Waiver document (if applicable)

12 Faxes & Confirmations

Cover Letter and Confirmations

13 QC Missing Docs & Corrections

14 Miscellaneous

15 HELOC & 2nd Mortgage