

Seller/Servicer #: _____ **Freddie Mac Loan #:** _____
Contact Name: _____ **Phone #:** _____
Email Address: _____ **Fax #:** _____

Provide ONE legible copy of the documentation applicable to the loan, program and commitment. Electronically delivered documentation must be encrypted.

ALL MORTGAGES

*The following documents are required for all mortgages as applicable.
See below for additional requirements for other specific loans/programs/commitments.*

Loan Documentation		Included	N/A
1.	Automated Underwriting System (AUS) Report - Include the final Loan Product Advisor (LPA) Feedback Certificate -or- evidence of Loan Quality Advisor (LQA) approval and accompanying Desktop Underwriter (DU) approval. For the AUS Report used, provide all required documentation for the credit and collateral assessment that show the risk class, all underwriting conditions, as well as all Feedback messages.	<input type="checkbox"/>	<input type="checkbox"/>
2.	Uniform Underwriting & Transmittal Summary (Form #1077) - Include rationale for loan approval and income calculations	<input type="checkbox"/>	<input type="checkbox"/>
3.	Loan Applications - Uniform Residential Loan Applications (Form #65) - Include <u>both the initial and final</u> , signed and dated loan applications. Provide any supporting documentation (e.g., explanation of discrepancies)	<input type="checkbox"/>	<input type="checkbox"/>
4.	Property Valuation Documentation (Collateral): <ul style="list-style-type: none"> • Uniform Residential Appraisal Report or other appraisal documents with supporting addenda (e.g., building sketch, location map, subject and comparable photos, etc.) • Automated Underwriting System (AUS) required collateral assessment documentation • Satisfactory completion certificate and/or recertification of value • For “subject to” appraisals, provide supporting documentation that all issues have been rectified • Additional supporting documentation (e.g., leasehold documents, recorded community land trust ground lease documentation, articles supporting price adjustments, Operating Income Statement) • Inspection reports addressing any identified items that affect safety, soundness and habitability of the subject property (e.g., roof, septic, foundation, wood-boring/termite, etc.) 	<input type="checkbox"/>	<input type="checkbox"/>
5.	Condominium Project Eligibility - Include evidence of the Condominium Project assessment or approval as applicable: Freddie Mac Condo Project Advisor (CPA) Feedback Certificate for a Project Assessment Request (PAR) or an approved Project Waiver Request (PWR); Fannie Mae's PERS documentation OR a Fannie Mae CPM project acceptance certification; OR a Condominium Homeowners Association Questionnaire AND any other documentation evidencing project eligibility (Note: required even if a loan receives collateral representation and warranty relief)	<input type="checkbox"/>	<input type="checkbox"/>
6.	Manufactured Home Appraisal Report (Form #70B) and applicable documentation, including but not limited to HUD Certification Label, the HUD Data Plate, and/or structural modification documentation.	<input type="checkbox"/>	<input type="checkbox"/>
7.	Credit History - Include credit reports, explanation for derogatory items and recent inquiries, other supporting documentation, (e.g., evidence of account payoffs, bankruptcy, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
8.	Mortgage or Rental Verifications: <ul style="list-style-type: none"> • VOM(s) or VOR(s) (with at least a 12-month history) • Supporting documentation (e.g., letters of explanation, etc.) 	<input type="checkbox"/>	<input type="checkbox"/>
9.	Payment History from the later of first installment due date or a date 12-months prior to and including the mortgage delivery/sale date to Freddie Mac	<input type="checkbox"/>	<input type="checkbox"/>

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Loan Documentation		Included	N/A
10.	Income Verification: <ul style="list-style-type: none"> • Verbal/written VOE(s) including pre-funding VOE within 10 days of Note • Pay stubs, W2(s) / 1099(s) • Self-employed or commission income (complete tax returns, balance sheets, YTD profit & loss statements and written income analysis) • Automated Income Assessment - include third-party verifications, reports, worksheets and other required documentation • Supporting documentation (e.g., leases, benefits statements, gap in employment letters, etc.) • IRS Form 8821, 4506 or an alternate form acceptable to the IRS that collects comparable information, plus the IRS response if received • Income Calculator/worksheet 	<input type="checkbox"/>	<input type="checkbox"/>
11.	Sales Contract and all Addenda (fully executed)	<input type="checkbox"/>	<input type="checkbox"/>
12.	Miscellaneous Documentation - (e.g., evidence of sale for previous residence, divorce or separation decree, leases, bridge loan documentation, lender loan approval documentation, closing instructions, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
13.	Non-Escrowed Items - if not already contained in the loan file, provide evidence of the following: <ul style="list-style-type: none"> • HOA fee documentation • Hazard Insurance Policy Declarations Page • Real Estate Taxes 	<input type="checkbox"/>	<input type="checkbox"/>
14.	HUD-1/Settlement Statement/TRID Closing Disclosure - Provide final version of applicable document including <u>seller's side</u>	<input type="checkbox"/>	<input type="checkbox"/>
15.	Note - Include endorsements, modifications, assumptions, releases of liability, and/or ARM Conversion documentation	<input type="checkbox"/>	<input type="checkbox"/>
16.	Second Trust Documentation - Include a copy of the Note	<input type="checkbox"/>	<input type="checkbox"/>
17.	Preliminary Title Insurance Binder or Commitment - Include all endorsements and Final Title Policy if available	<input type="checkbox"/>	<input type="checkbox"/>
18.	FEMA Standard Flood Hazard Determination (FEMA Form 81-93) or equivalent form - Include evidence of flood insurance if applicable	<input type="checkbox"/>	<input type="checkbox"/>
19.	Mortgage Insurance Certificate - include any information related to the status of the mortgage insurance (e.g., certificate or electronic evidence)	<input type="checkbox"/>	<input type="checkbox"/>
20.	Funds Verification for down payment, prepaid items, closing costs, financing cost, cash reserves: <ul style="list-style-type: none"> • VOD(s) • Account statements (including retirement asset account statements) • Supporting documentation (e.g., source of funds explanations & documentation, gift letters with transfer of funds documentation, sale of previous home, etc.) 	<input type="checkbox"/>	<input type="checkbox"/>
21.	Borrower Signature Authorization Form	<input type="checkbox"/>	<input type="checkbox"/>
22.	Borrower Rate Lock Agreement or Disclosure - For loans with initial loan applications dated on and after 10/01/2009	<input type="checkbox"/>	<input type="checkbox"/>
23.	Affiliate Business Disclosure	<input type="checkbox"/>	<input type="checkbox"/>
24.	Buy-Down and/or Seller Contribution Documentation	<input type="checkbox"/>	<input type="checkbox"/>
25.	Concurrent Subordinate Mortgage - Include the Note and Closing Disclosure/HUD-1 for the subordinate mortgage if made by the same creditor or an affiliate. <i>Please do not include compensation that has already been included as a finance charge on the Closing Disclosure/HUD-1 Settlement Statement.</i>	<input type="checkbox"/>	<input type="checkbox"/>
26.	Date Interest Rate Set/Date Rate Locked , if not clear on the rate lock confirmation:	Date: _____	<input type="checkbox"/>
27.	Date of Original Loan Application , if not clear on the Uniform Residential Loan Application (Form #65)	Date: _____	<input type="checkbox"/>

ALL MORTGAGES

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Loan Documentation		Included	N/A
28.	Lender Compensation - Indicate the total amount of loan originator compensation, expressed in dollars, determined in accordance with 12 C.F.R. 1026.32(b)(1)(ii) in Regulation Z, Truth in Lending. <i>Please do not include compensation that has already been included as a finance charge on the Closing Disclosure/HUD-1 Settlement Statement.</i>	Amount: _____	<input type="checkbox"/>
Discount Point Information Provide the following information only if borrower paid discount points (Bona Fide Discount Points) were excluded from the total points and fees calculated in accordance with 12 C.F.R. 1026.32(b)(1).		Included	N/A
29.	The amount of excluded Bona Fide Discount Points, expressed in percent, determined in accordance with 12 C.F.R. 1026.32(b)(1)(i)(E) & (F) in Regulation Z, Truth in Lending	%: _____	<input type="checkbox"/>
30.	The interest rate closest to par offered to the borrower before payment of discount points	%: _____	<input type="checkbox"/>
31.	The average prime offer rate , determined under 12 C.F.R. 1026.35(a)(2) in Regulation Z, Truth in Lending, as of the date the transaction's rate is set	%: _____	<input type="checkbox"/>
32.	The amount by which the interest rate was reduced (example: 0.125; 0.25; 0.50; 1.00 etc.), if the Bona Fide Discount Points reduced the interest rate	%: _____	<input type="checkbox"/>

NON-PERFORMING MORTGAGES

The following are additional documents required for all non-performing mortgages.

Loan Documentation		Included	N/A
33.	Final Title Insurance Policy - Include all endorsements	<input type="checkbox"/>	<input type="checkbox"/>
34.	Records of all collection efforts - Include borrower contacts, property inspections, attempts to develop a workout plan, bankruptcy and/or foreclosure tracking logs	<input type="checkbox"/>	<input type="checkbox"/>

REFINANCE MORTGAGES

The following are additional documents required for all refinance mortgages.

Loan Documentation		Included	N/A
35.	Payoff Statement - For refinance loans where the loan refinanced was originated or is currently held by the same lender or an affiliate of the lender; include for the loan that was refinanced	<input type="checkbox"/>	<input type="checkbox"/>

RELIEF REFINANCE & ENHANCED RELIEF REFINANCE MORTGAGES

The following are additional documents required for all Relief Refinance mortgages.

Loan Documentation		Included	N/A
36.	Payment History for the loan being refinanced (Relief Refinance - Same Servicer only; Enhanced Relief Refinance - all)	<input type="checkbox"/>	<input type="checkbox"/>

STATE SPECIFIC MORTGAGES

The following are additional documents required for loans originated in specific states.

Arkansas & Georgia		Included	N/A
37.	Attorney Choice Disclosure	<input type="checkbox"/>	<input type="checkbox"/>
New Mexico		Included	N/A
38.	Attorney Choice Disclosure	<input type="checkbox"/>	<input type="checkbox"/>
39.	Refinance Mortgages only - Documentation and/or worksheet (including any affidavit) used to establish benefit to the borrower, under the state's standard	<input type="checkbox"/>	<input type="checkbox"/>