



NDC DELIVERY CHECKLIST

Upload applicable items listed below with your Signed Closing Loan Package in LoanManager for Pre-Purchase Review. Packages uploaded without the signed Note will not be processed for review.

ALL LOANS

- 4506-C, business and personal, signed and dated at closing
- Application (1003)- Final, signed and dated
- Borrower Appraisal Valuation Acknowledgement
- Certificate of Occupancy (New Construction)
- Change of Circumstance Cover Letters for all LE and CD redisclosures
- Closing Disclosure - All versions of the Closing Disclosure that were disclosed to the borrower, and signed at closing. For purchase, transactions, a copy of the seller's Closing Disclosure is also required if separate from borrower's Closing Disclosure
- Evidence of delivery for electronic Loan Estimates or Closing Disclosures documenting waiting periods have been met.
- Closing Protection Letter
- Compliance Testing, final report - Loan Details Report, Mavent, Compliance Ease, etc.
- Discount Point Fee Disclosure - if bonafide discount points excluded from QM Points & Fees test or Texas Section 50(a)(6) - 2% Test
- Escrow Waiver Disclosure
- First Payment Letter
- Flood Insurance Policy
- SAM/LDP search for all parties connected with the loan
- Homeowner's Insurance Policy
- Initial Escrow Account Disclosure Statement - starting balance must match amounts collected at closing
- Loan Estimate - All versions of the Loan Estimate that were disclosed to the borrower
- Note/Applicable Addendums/Allonge (Use Fannie Mae / Freddie Mac or FHA / VA Standard Instruments) Note: Effective 1/2023 updated instruments are required
- Notice of Right to Cancel, fully executed
- Rate Lock Agreement/document indicating Borrower's lock-in date
- Rate Sheet - if bonafide discount points excluded from QM Points & Fees test and Texas Section 50(a)(6) - 2% Test
- Security Instrument, certified true copy, with all Riders and Legal Description
- State Disclosures, all applicable
- Subordination Agreement, certified copy, with copy of Note for subordinate lien
- Tax Certificate (if tax amounts are not on title)
- Tax Information Sheet
- Verification of Employment completed prior to closing
- Pre-purchase conditions
- Final Alta Settlement Statement
- W-9
- Softpull/Credit Refresh dated prior to funding

FHA

- New Construction Only - HUD-92541 Builder's Cert
- New Construction Only - HUD-92544 Warranty
- New Construction Only - Certificate of Occupancy
- Evidence UFMIP Funding Fee is Paid
- Purchase - Amendatory Clause Executed by all parties
- Purchase Real Estate Certification, must include Purchase Contract Date - and all Signatures
- HUD-92900-A (Both initial and final need to be signed by borrower).
- Termite Certification (if required)

VA

- Cash Out Initial Loan Comparison at time of application and signed by borrower.
- Final Cash Out Comparison signed with Docs
- Final VA 26-1802a signed by Borrower with Accurate Occupancy Checked
- VA Report and Certification of loan Disbursement fully completed signed and dated by lender and borrowers
- Invoices for 3rd party costs
- Final 26-1820 signed by Borrower with Accurate Occupancy, Active Duty status & Demographic selected/Initialed
- Evidence VA Loan Guaranty Fee is Paid