

Lender Closing File Checklist



Final Loan Approval Package

- Final Underwriting Approval
- Final AUS findings (DU/LP approval)
- Final Loan Estimate and Closing Disclosure - with borrower
- Final 1003 signed
- Final 1008
- Rate Lock Confirmation

Income & Employment

- Final VOE - within 10 days of closing
- Paystubs - most recent
- W-2s / 1099s
- Tax Returns
- Self-employment: Year-to-date P&L; a business bank statements

Disclosures & Compliance

- Initial Disclosures signed
- Borrower's Intent to Proceed
- ECOA / Fair Lending disclosures
- Patriot Act / ID Verification
- Settlement Service Provider List
- Affiliated Business Disclosure (if applicable)
- Compliance disclosures (4506-C, SSA-89, etc.)

Closing & Funding

- Final Closing Disclosure signed - 3-day rule met
- Wire instructions
- Closing instructions from lender
- Funding worksheet / balance sheet
- Hazard / flood insurance paid receipt

Assets

- Bank statements
- Source of large deposits (if applicable)
- Earnest Money Deposit proof
- Gift Letter (if applicable) + donor proof of transfer

- Escrow fee breakdown & settlement Statement

- Payoff demand(s)

Property / Collateral

- Appraisal Report
- Appraisal Invoice
- Purchase Agreement
- Title Commitment / Preliminary Title Report
- HO binder + paid receipt
- Flood cert
- Condo/PUD approval (if applicable)

Credit

- Final Credit Report
- Credit supplement(s) if needed
- LOW for credit inquiries or late payments (if applicable)

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