

| Loan Delivery Checklist – Delegated - Conventional | |
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| Required Documents for All Files | |
| <ul style="list-style-type: none"> • DU Findings Indicating Approve/Eligible • LP Accept Findings • Initial and Final URLA • Underwriting Worksheets • UCD Findings Reports for both Fannie and Freddie showing successful status • UCDP Submission Summary Reports for both Fannie and Freddie showing successful status • Third-party fraud risk mitigation tool and supporting evidence • Internal Compliance Analysis Report • Credit Reports (including all required Letter(s) of Explanation/Credit Supplements) • Income – Verbal VOE(s), Written VOE(s), paystubs, W-2(s), tax returns and Letter of Explanation, etc. • VOR/VOM as required • 4506-C (personal and business, signed at application and at closing) • Asset Documentation – Bank/Investment statement(s), VOD(s), gift letter, community, or employer grants, etc. • Appraisal and all attachments (if required) • Appraisal Conditions – evidence all conditions have been cleared including inspection report • Purchase Agreement and all addendums executed by all parties (if purchase transaction) • Closing Disclosure with proof of borrower receipt 3 days prior to closing and Final CD • Loan Estimate and any re-issued LE along with all Change of Circumstance Forms • Credit Score Disclosure • Homeownership Counseling Disclosure • All Applicable Disclosures • PMI Certificate (if applicable) • Amortization Schedule • Right of Rescission Notice • First Payment letter • Copy of Note endorsed to PHH Mortgage Corporation by a Corporate Officer or authorized person per Corporate Resolution on file with typed name and title, with all Addendums/Schedules | <ul style="list-style-type: none"> • Original Note and Bailee Letter/Wiring Instructions shipped to: Computer Share ATTN: PHH Team 275 Commerce Drive, Ste 120 Fort Washington, PA 19034 • Title Binder/Preliminary Title Report with any ALTA attachments • Survey or Plat Map (as applicable) • Flood Insurance Application and one-year paid receipt or Flood Insurance Policy, if applicable • Flood Certification • Hazard Insurance Binder/Policy and one-year paid receipt. Refinances require 45 days remaining coverage • Copy of Mortgage or Deed of Trust marked as a Certified True Copy (CTC) with all applicable Riders attached • Power of Attorney (if applicable) with property address • MIN Number registered with MERS • Interim/Corporate Assignments (if applicable) assigned to MERS, signed and notarized, must reference legal description, must carry notary stamp or seal • Payment history if payments has been made • Trust Documentation (if applicable) • Subordination Agreement (if applicable) • Condo/PUD Approval or Questionnaire (if applicable) • Initial Escrow Account Statement, if impounds required • Escrow Waiver Letter (if applicable) • Property Tax Information Sheet – proof of payment if taxes are due within 60 days following Note date • Any other applicable documents for the specific loan |