

## REQUIRED DOCUMENT FORENSIC AUDIT CHECKLIST FORM

### **Forensic Mortgage Disclosure Audit**

- Customer Agreement (Only For Retail Clients)
- Mortgage Audit Questionnaire

### **Send ALL Closing Documents that you have.**

**Don't worry if You do not have all the documents below. They are just a guide.**

- Affiliated Business Arrangement Disclosure
- Appraisal at the time of Application – (please provide if you think your appraisal was done in error)
- CHARM Disclosure (if ARM Loan)
- Collection Notice/Correspondences from Lender's Attorney or Sheriff - if any
- Credit Score Disclosures
- ECOA Statement - Equal Credit Opportunity
- Escrow Analysis
- Good Faith Estimate(s)
- High Cost Mortgage Disclosures
- Home Equity Brochure (for open-end line of credit)
- HUD1 and Addendums from Closing
- Investigative Consumer Report Disclosure
- Last Escrow Annual Statement
- Mortgage / Deed of Trust / Security Instrument
- Most Recent Mortgage Statement
- Note
- Note Addendum and Modification
- Notice of Adverse Action
- Privacy Policy Notice
- RESPA Servicing Transfer Notice
- Right of Rescission or Right to Cancel Document
- Risk-Based Pricing Notice
- Survey or platt
- Title Policy or Title Commitment
- Truth-In-Lending Disclosure (at application)
- Truth-In-Lending Disclosure (at closing)
- Uniform Residential Mortgage Application (Form 1003) – All versions

\*\*The closing documents may be ordered if your client cannot provide some of the above items