

BORROWER INFORMATION

NPF Loan #: _____ Delivery Date: _____
 Subject Property Address: _____
 Borrower(s) Name(s): _____ Correspondent Contact Name: _____
 Contact Email: _____ Contact Phone Number: _____

REQUIRED LOAN DOCUMENTS

ALL LOAN FILES:

- Tracking reference number for collateral package shipped to NPF's custodian: _____
- Certified true copy of Note/Applicable Addendums/Allonge
- Loan Modification Agreements (CEMA), if applicable
- Evidence of MERs registration (copy of screen print)
- Certified true copy of Mortgage / Deed of Trust with all applicable riders and legal description
- Notice of Assignment, Sale or Transfer (Goodbye Letter) to: Shellpoint Mortgage Servicing, PO Box 19006, Greenville, SC 29602-9006; CUSTOMER SERVICE 1-877-735-3637
- Initial Loan Estimate / Re-disclosed Loan Estimates / Valid Change in Circumstance letters
- Monthly Payment Letter
- Initial Escrow Account Disclosure Statement
- Escrow Waiver, if applicable
- Initial Closing Disclosure & Closing Disclosure signed at closing
- Final Closing Disclosure and Addendums (fully executed) / Evidence of tolerance cures and/or refunds of unallowable fees/Breakdown of any seller/lender credits
- Seller Closing Disclosure (if applicable)
- Evidence of disbursement by closing/settlement agent
- Closing Instructions
- Tax Information Sheet
- Tax Authorization Form (NJ, NY, PA, IL)
- Homeowner's Insurance policy/Dec Page with paid receipt
- Flood Insurance Policy or Application with paid receipt
- Request(s) for change of Mortgagee Clause (for all insurance policies – i.e. Homeowners, Flood, Mortgage Insurance, etc.) to read as follows: Shellpoint Mortgage Servicing, ISAOA/ATIMA, PO Box 7050, Troy, MI 48007-7050
- Special Flood Hazard Area Notice
- Flood Certification – Life of Loan
- PMI Certificate of Insurance/Copy of check to evidence payment of insurance premium (if applicable)
- Notice Regarding PMI Insurance – Borrower Paid ; LPMI Disclosure – Lender Paid
- Title Commitment/Binder and Endorsements (including 24-month title chain)
- Closing Protection Letter
- Name Affidavit(s), if applicable
- W-9 form(s), completed and fully executed
- Compliance testing results (i.e. HOEPA, HPML, TILA, etc.)
- Intent to Proceed – executed and dated by borrower(s)
- Settlement Service Provider List
- Notice of Right to Cancel (if applicable)
- 4506-t form – completed and executed at closing (**All sections of the form must be completed**)
- Interest Rate Lock Confirmation / Interest Rate Lock-In Agreement with Borrower

- Borrower Appraisal Disclosure/Waiver Form
- Notice to Home Loan Applicant (FACTA)
- Servicing Transfer Disclosure Statement
- Flood Insurance Coverage Subject to Change Disclosure
- Privacy Policy Disclosure Notice
- ECOA Notice
- Occupancy Statement
- USA Patriot Act Information form / copies of SS cards, drivers licenses, and/or passports)
- ARM Disclosure Statement, if applicable
- State Specific Disclosures, if applicable
- Payment history, if applicable
- Lender's Underwriting Approval form (with all conditions)
- Final Transmittal Summary (1008) – with all final terms of loan approval and signed by underwriter (conventional only)
- Initial Loan Application (1003) – executed by all parties
- Final Loan Application (1003) – executed by all parties
- Final AUS findings – required on all loan files, must match terms at CTC
- Borrower's Certification and Authorization
- Verbal Verification of Employment (for each borrower & dated within 10 days of Note Date)
- All other applicable or loan specific closing documents

FHA REQUIRED DOCUMENTS: (If Applicable)

- 92900A – Initial (appropriately signed by borrowers and lender in all sections)
- 92900A – Final (appropriately signed by borrowers and lender in all sections)
- Conditional Commitment/Statement of Appraised Value (signed by underwriter)
- FHA Case Query within 24 hours of closing
- FHA Amendatory Clause (Purchase only – signed by all parties)
- Important Notice to Home Buyers (signed by borrowers)
- Notice to Homeowners – Assumption of HUD/FHA Insured Loans (signed by borrowers)
- Final CD shows the correct FHA Case Number
- Hotel Transient (only if 2-4 Family Property Type)
- Proof of Insurance Remittance or request for NPF to pay (case must be transferred within 24 hours of purchase; 4% late fee will be assessed if not purchased within 7 days of funding)

VA REQUIRED DOCUMENTS: (If Applicable)

- Active Duty Certification
- Certificate of Eligibility
- Child Care Statement (if applicable)
- Counseling Checklist for Military Homebuyers (Purchase loans only)
- Nearest Living Relative Statement
- Report and Certification of Loan Disbursement (closing document)
- VA Loan Summary Sheet
- VA Amendment to Sales Contract (Purchase loans only, Closing Document)
- VA Loan Analysis
- Request Pertaining to Military Records (closing document)
- VA Debt Questionnaire (initial disclosure)
- VA Notice to Applicants (initial disclosure)

VA REQUIRED DOCUMENTS Continued: (if

Applicable)

- 92900A – Final – 2 pages (appropriately signed by borrowers and lender)
- 92900A – Initial – 2 pages (appropriately signed by borrowers and lender)
- Interest Rate Reduction Refinancing Loan Worksheet (IRRL only)

FINAL DOCUMENTS:

Do not include original final documents in loan file.

All final documents must be shipped under separate cover to the following address:

New Penn Financial
Attn: Correspondent Document Processing
P.O. Box 240120
Milwaukee, WI 53224

- Original** Recorded Security Instrument with applicable Riders and Legal Description
- Original** Recorded Power of Attorney (if applicable)
Final Title Policy

**** Note: All items, applicable to your transaction, must be delivered to ensure purchase of the loan. Incomplete files will cause a delay ****

Delivery Process

- Step 1 – Upload all Required Loan Documents into the LION portal at www.gonewpenn.com/correspondent using the Upload Closing Docs function
- Step 2 – Ship the Collateral Package documents listed on the *Non-Del Correspondent Delivery Checklist* to NPF’s custodian at the shipping address below:
Wells Fargo Bank, NA.
ATTN: Shellpoint Correspondent Funding
751 Kasota Ave
Minneapolis, MN 55414
- Step 3 – Upload a copy of the Bailee Letter and/or Warehouse Bank Release that was shipped with the Collateral Package into the appropriate condition in the LION Portal