



**Announcement CL 2018-05-17**  
**Missing or Inaccurate Documents on**  
**Closed Loan Submissions**  
**May 17, 2018**

To help expedite the purchase process, listed below are the topmost material and non-material conditions that are most often inaccurate or omitted from closed loan submissions:

**Top Material Conditions:**

1. Inaccurate or incomplete Closing Disclosure (e.g., Payee names missing, fee discrepancies)
2. Loan Estimate Missing
3. Inaccurate Seller Closing Disclosure
4. Inaccurate AUS findings, 1008/92900-LT, final 1003
5. Deed of Trust/Mortgage missing true and certified stamp
6. Legal Description missing or incorrect on Deed of Trust/Mortgage
7. Change of Circumstance incomplete or missing
8. Tax Transcripts

**Top Non-Material Conditions:**

1. Proof Upfront MIP/VA Funding Fee has been paid missing
2. FHA Case Query missing
3. Appraisal Logging
4. HUD/VA Addendum to the URLA incomplete (Form HUD-92900A)
5. Compliance test inaccurate or missing
6. Home Loan Toolkit missing
7. E-Consent Letter missing
8. Initial loan application incomplete
9. Fraud Results missing
10. 4506-T incomplete

Please share this with the appropriate staff to ensure these items are provided with the closed loan package submission.

***We thank you for your continued business.***

*If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.*