

Finished Loan Checklist

Initial next to each item to certify that you have verified it.

- Lender's signature on: _____ Worksheet
_____ Loan Review Approval Signature (*Bankruptcy, FICO below 625, collections payment plan?*)
_____ Credit Union only section of Application (*with approval, loan limit, before and after DRs completed as well*)
_____ Witness on Security Agreement & Electronic Document (*if signed in person*)
_____ Notarized POA (*if signed in person*)

- _____ Worksheet filled out completely
_____ Rate is correct (*with all qualified discounts and adds*)
_____ Variable Rate for VISA keyed correctly (*verified in Account Adjustment on Variable Rate Tab*)
_____ Signatures of all borrowers on all required pages
_____ Other Info About You questions on Application completed
_____ Collateral and Purpose Codes correct
_____ VIN of collateral correct on worksheet and in Forza
_____ Full disclosures all scanned, i.e. Full GAP or MRC contracts
_____ Proof of income included for FICOs below 700 unless signed for Policy Exception
_____ All required documents included in scan and in correct scanning order
Reason for missing pages _____

HELOCs:

- _____ Maturity, Review and Draw dates correct
_____ Addendum matches Forza maturity date (*term + 7 years*)
_____ Variable Rate Keyed Correctly (*verified in Account Adjustment on Variable Rate Tab*)
_____ Scanning order correct (*including Early Disclosure & What You Need to Know*)
_____ Financial Info questions on Application completed
_____ Credit Union Use only section of Application completed
_____ LTV figured correctly
_____ DOT completed correctly
_____ NMLS on all 3 required pages: Truth in Lending, Application, and DOT
_____ Insurance information in loan docs (*Either Binder or Company and Policy Info on RE Notice*)