TRUIST
CORRESPONDENT CLOSING CHECKLIST FOR IMAGED FILES

TRUIST

THIS SECTION MUST BE COMPLETED IN ITS ENTIRETY:

Date Submitted:________________________ Truist Loan #: ________________________________
Borrowers' Last Name: ____
Correspondent Lender: ____
Correspondent Lender's Contact Person: ____
Contact Person's Phone Number: ____
Contact Person's Email Address: ____

ALL DOCUMENTS NOTED BELOW ARE REQUIRED FOR IMMEDIATE PURCHASE:

CLOSING DOCUMENTS

- ☐ **SPECIAL FEATURE CODES (SFCs) IDENTIFIED IN LENDINGSPACE (see Section 1.08 of the Correspondent Seller Guide for further information)**

Special Feature Codes / Investor Feature Identifiers Associated with Loan	

- ☐ **BAILEE LETTER, IF FUNDS WERE OBTAINED FROM WAREHOUSE LENDER**
  - ☐ **TRUIST WIRE AUTHORIZATION**
- ☐ **HOMEOWNERS COUNSELING DISCLOSURE W/10 AGENCIES**
- ☐ **LENDER'S LOCK AGREEMENT WITH BORROWER**
- ☐ **FOR ARM LOANS, FULLY INDEXED RATE NOTED ON THE CLOSING INSTRUCTIONS OR LOAN ESTIMATE**
  ARM INDEX VALUE ______________________
  INDEX DATE____________________________
- ☐ **HPML APR TEST SCREEN SHOT, IF APPLICABLE**
- ☐ **COPY OF MI CHECK WHEN LENDER PAID**
- ☐ **COPY OF ORIGINAL NOTE ENDORSED TO TRUIST BANK**
- ☐ **ALLONGE (IF APPLICABLE)**
- ☐ **POST-CONSUMMATION CLOSING DISCLOSURE (PCD) IF APPLICABLE**
- ☐ **ASSIGNMENT/INTERIM ASSIGNMENT**
- ☐ **DEED OF TRUST/MORTGAGE**
- ☐ **IF THE SUBJECT PROPERTY IS A LEASEHOLD:**
  - ☐ **CROSS DEFAULT RIDER**
  - ☐ **SECTION 9 OF DEED OF TRUST/MORTGAGE AMENDED (AS A RIDER OR SECOND SENTENCE OF THE LAST PARAGRAPH IN SECTION ADDED) TO MEET FANNIE MAE REQUIREMENTS**
- ☐ **SUBORDINATION AGREEMENT (if applicable)**
  COPY OF 2ND NOTE OR HELOC AGREEMENT
- ☐ **INITIAL APPLICATION (1003) – FULLY EXECUTED**
- ☐ **FINAL APPLICATION (1003) – FULLY EXECUTED**
- ☐ **CD STATEMENT (FINAL/FULLY EXECUTED)**
  - ☐ **IF THE SUBJECT PROPERTY IS A LEASEHOLD, CD REFLECTS GROUND RENT ESCROW UNLESS PAID BY HOA**
- ☐ **XML FILE AND UCD FINDINGS FOR BOTH AGENCIES SUBMITTED ON ALL LOANS**
- ☐ **HAZARD POLICY**
- ☐ **FLOOD INSURANCE POLICY (IF APPLICABLE)**
- ☐ **FLOOD INSURANCE APPLICATION (IF APPLICABLE)**
- ☐ **FLOOD DETERMINATION**
- ☐ **SIGNED FLOOD NOTICE (IF APPLICABLE)**
- ☐ **TAX INFORMATION SHEET (FULLY COMPLETED)**
- ☐ **PMI CERTIFICATE (IF APPLICABLE)**
- ☐ **COPY OF CHECK FOR SINGLE PREMIUM PMI**
- ☐ **PMI DISCLOSURE (IF APPLICABLE)**
- ☐ **AMORTIZATION SCHEDULE (CONV MI LOANS ONLY)**
- ☐ **PROOF OF MARKET RENT-INVESTMENT PROPERTY**
- ☐ **SIGNED NOTICE OF RIGHT TO CANCEL (IF APPLICABLE)**
- ☐ **ARM DISCLOSURE (IF APPLICABLE)**
- ☐ **TITLE INSURANCE BINDER/POLICY**
- ☐ **FINAL IRS FORM 4506-C**
- ☐ **BUYDOWN AGREEMENT (IF APPLICABLE)**
- ☐ **TRUST AGREEMENT (IF APPLICABLE)**
- ☐ **POWER OF ATTORNEY (IF APPLICABLE)**
- ☐ **INITIAL ESCROW ACCOUNT DISCLOSURE**
- ☐ **SURVEY (IF APPLICABLE)**
- ☐ **SAME NAME AND SIGNATURE AFFIDAVIT**
- ☐ **ADDRESS CERTIFICATION**
- ☐ **COMPLETION ESCROW AGREEMENT (FOR NEW CONSTRUCTION ONLY)**
- ☐ **FIRST PAYMENT LETTER**
- ☐ **OCCUPANCY STATEMENT**
- ☐ **SIGNED AUTHORIZATION TO RELEASE INFORMATION/BLANKET AUTHORIZATION**
- ☐ **MODIFICATION AGREEMENT, IF APPLICABLE**
- ☐ **ESCROW WAIVER ON CD**
- ☐ **SERVICE PROVIDER LIST**
- ☐ **PAY HISTORY IF MORE THAN 10 DAYS HAVE PASSED SINCE FIRST PAYMENT DATE**
- ☐ **IF PURCHASE TRANSACTION, PROVIDE COPY OF WARRANTY OR GRANT DEED**

- ☐ **ORIGINAL NOTE TO BE MAILED TO:**

TRUIST
ATTENTION: NOTES DEPARTMENT
MAIL CODE: 306-40-02-50
1001 SEMMES AVENUE
RICHMOND, VA 23224

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CORRESPONDENT CLOSING CHECKLIST FOR IMAGED FILES

Borrowers' Last Name: ____
Correspondent Lender: ____
Correspondent Lender's Contact Person: ____

ALL DOCUMENTS NOTED BELOW ARE REQUIRED FOR IMMEDIATE PURCHASE:

CREDIT PACKAGE

- ☐ **AUS FINDINGS (GUS, DU, LPA OR FINAL DO FINDINGS)**
- ☐ **TRUIST UNDERWRITING APPROVAL/COMMITMENT (IF APPLICABLE)**
- ☐ **MI COMPANY APPROVAL (IF APPLICABLE)**
- ☐ **LENDER'S INTERNAL APPROVAL (IF APPLICABLE)**
- ☐ **TRANSMITTAL SUMMARY 1008**
- ☐ **FHA/VA APPROVALS (HUD LT / VA LOAN ANALYSIS)**
- ☐ **FHA CASE QUERY**
- ☐ **CREDIT REPORT(S)**
  - ☐ **CREDIT REPORT ADDRESS DISCREPANCIES MUST BE ADDRESSED AND DOCUMENTED (i.e., ADDRESS ON CREDIT REPORT IS DIFFERENT THAN ADDRESS USED TO PULL CREDIT)**
- ☐ **APPRAISAL – CONVENTIONAL/FHA/VA**
  - ☐ **UNIFORM COLLATERAL DATA PORTAL (UCDP) SUMMARY SUBMISSION REPORT (SSR)**
- ☐ **APPRAISER STATE LICENSE OR CERTIFICATION (REQUIRED FOR CONVENTIONAL LOANS ONLY. NOT REQUIRED IF LOAN IS DOCUMENTED WITH AN APPRAISAL WAIVER.**
- ☐ **APPRAISAL REPORT DISCLOSURE (IF NOT ON LE)**
- ☐ **APPRAISAL REPORT ACKNOWLEDGEMENT (OR SIGNED WAIVER)**
- ☐ **VERIFICATION OF EMPLOYMENT, PAYSTUBS, AND/OR W-2S, AS REQUIRED**
- ☐ **VERBAL VERIFICATION(S) OF EMPLOYMENT**
  - **SEE SELLER GUIDE FOR DETAILS**
- ☐ **MERS REGISTRATION**
- ☐ **TAX RETURNS**
- ☐ **VERIFICATION OF DEPOSIT AND/OR BANK STATEMENTS**
- ☐ **ADDITIONAL ASSET EXHIBITS**
- ☐ **GIFT LETTER**
- ☐ **VERIFICATION OF GIFT FUND TRANSFER FROM DONOR TO BORROWER**
- ☐ **MORTGAGE/RENTAL VERIFICATION(S)**
- ☐ **LOAN VERIFICATION(S)**
- ☐ **CREDIT EXPLANATION LETTER**
- ☐ **SALES CONTRACT – FULLY EXECUTED**
- ☐ **CONDO WARRANTY AND SUPPORTING DOCS (COR 0212A)**
- ☐ **SATISFACTORY COMPLETION/APPRAISAL UPDATE -FORM 1004D**
- ☐ **LEASE(S)**
- ☐ **DIVORCE DECREE/SEPARATION AGREEMENT**
- ☐ **CONTRACT FOR SALE OF PRESENT HOME/LISTING AGREEMENT**
- ☐ **COPY OF CD/SETTLEMENT STATEMENT FROM SALE OF PREVIOUS HOME**
- ☐ **TERMITE INSPECTION (IF APPLICABLE)**
- ☐ **FHA/VA/RD DISCLOSURES**
- ☐ **EVIDENCE OF SOCIAL SECURITY NUMBER**
- ☐ **NET TANGIBLE BENEFIT FORM (IF APPLICABLE)**
- ☐ **ALL LOAN ESTIMATES**
  - ☐ **CHANGED CIRCUMSTANCE LETTER(S) FOR ALL LE'S AND CD'S**
- ☐ **ALL OTHER INITIAL DISCLOSURES**
- ☐ **E-SIGN TRANSACTION LOG**
- ☐ **OTHER: ______________________________**