

Pre-Doc Review Checklist

1 UW Conditions/Items:

- Confirm the Signing/Closing date in Encompass is or before the “Must Close by Date” UW closing condition
- If Escrow waiver is marked “Yes” in Encompass, Escrow waiver is listed as approved in the UW closing condition (**lock confirmation MUST reflect escrows as waived**)
- All PTA & PTD conditions listed as cleared or waived
- “Clear to Close” box has been checked
- PTA conditions box has been checked

2 Approval Letter:

- Confirm the loan amount on Approval letter matches the current loan amount in Encompass
- Confirm the interest rate on Approval letter matches the current interest rate in Encompass
- Ensure the Signing/Closing date in Encompass is on or before the expiration date on the Approval letter

3 Miscellaneous Items:

- “Manner title will be held” accurately listed on 1003
- For refinances - “Year Aqd”, “Original cost”, “Existing lein”, and “Purpose of refinance” lines are completed in 1003
- Remainder of 1003 form is fully completed
- “Interest Credit” box on LOS has a response
- Check that the lock will not expire prior to Signing/Closing date listed in Encompass
- Confirm the address validation is completed through Encompass or the USPS lookup and the document is uploaded
- MERS MIN Vendor # is entered in REGZ-CD section
- Confirm the credit report invoice is uplod to the CL-Invoices folder in Encompass
- SSPL is uplod to correct bucket in Encompass
- Income calculation worksheet is uploaded to correct bucket in Encompass (Contact UW if needed)
- Credit refresh has been uplod to credit refresh (soft pull) bucket in Encompass and is dated within 10 days of Signing/Closing

4 Flood Certificate

- Confirm the Flood certificate is uploaded into Encompass
- Confirm the validated subject property address, loan number, and Gold Star’s Corporate address are accurate on the certificate
- If status is **A or V**, flood insurance is required

5 Flood Insurance:

- If **Flood certificate indicates zones A or V**, the Notice to Borrower of Property form is completed and signed by the Borrower and dated at least 10 days prior to Signing/Closing
- Verify the declaration page or a Flood Insurance application is signed by the insurance agent is uploaded
- Confirm that Borrower(s) name(s) in Encompass are correct on the dec page or application
- Confirm that the insured property address on the dec page/application matches the validated subject property address in Encompass
- Effective date of the policy is prior to or on the date of Signing/Closing
- Flood policy cannot expire within 30 days of the first payment date. If expiring a renewal policy is reqd
- Confirm the loan number listed matches Encompass
- Confirm the Mortgagee’s name (ISAOA), address (HQ) is reflected as:
**Gold Star Mortgage Financial Group, ISAOA
100 Phoenix Drive, Suite 300,
Ann Arbor, MI 48108**
- Confirm annual premium and policy number are accurate on the dec/application
- Dwelling coverage matches or exceeds the loan amount (max 250,000)
- If coverage is less than the loan amount, confirm replacement cost verbiage is included

6 VOE

- Confirm all VOE’s are signed & dated (date is within 10 days of Signing/Closing)
- Be sure Date of Employment is listed as: current, active, or that the end date is listed.
- Borrower name is reflected correctly
- All sections are completely filled out
- Work verifications are accepted and if uploaded, the Gold Star Verbal VOE form Does NOT need to be completed
- VOE for self-employed Borrowers require the following, which is good for 30 days:
 - Letter from CPA on letterhead or
 - Copy of the business license
- Retirement & SSA income does not require a Gold Star verbal VOE form to be completed

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7 HOI Policy:

- Confirm the Declaration page is uploaded in Encompass
- NO BINDERS or QUOTES are accepted
- Confirm the Borrower(s) names(s) in Encompass are accurately reflected on the dec page.
- The insured property address on the dec page must match the **validated** property address in Encompass
- Effective date of the policy is prior to or on the date of Signing/Closing.
- HOI policy cannot expire within 30 days of the first payment date. If expiring a renewal policy is required
- Confirm the Mortgagee's name (ISAOA), address (HQ) is reflected as:
**Gold Star Mortgage Financial Group, ISAOA
100 Phoenix Drive, Suite 300,
Ann Arbor, MI 48108**
- Confirm loan number listed matches Encompass
- Annual premium and policy number are accurately listed on the dec page
- Dwelling coverage matches or exceeds the loan amount
- If coverage is lower than the loan amount, confirm that either the replacement cost verbiage or replacement cost estimate is uploaded (dwelling must match or exceed replacement cost estimate)

8 Master HOI Policy:

No longer needed for Site Condos

- Confirm the declaration page is uploaded
- Verify the Borrower(s) name(s) on dec page match Encompass (First, Middle, Last)
- Property address on the dec page must match the validated subject property address in Encompass
- Policy must have 1 million dollars or more in dwelling coverage
- If the using the Master Policy for flood coverage, flood coverage is explicitly listed on the dec
- Confirm that "full replacement guarantee" or "100% replacement cost" verbiage is listed on dec
- Confirm the Mortgagee's name (ISAOA), address (HQ) is reflected as:
**Gold Star Mortgage Financial Group, ISAOA
100 Phoenix Drive, Suite 300,
Ann Arbor, MI 48108**
- Confirm the Effective date of the policy is prior to or on the date of Signing/Closing

9 Master HOI Policy (cont)

- HOI policy cannot expire within 30 days of the first payment date. If expiring a renewal policy or letter of intent to renew with the same company, coverage, and terms from the HOA
- Confirm loan number listed matches Encompass
- Annual premium and policy number are accurately listed on the dec page
- Policy number and number of units covered under the policy is included on the dec page
- If the Master Policy contains the verbiage "walls in," then the HO6 policy is not required

10 CPL:

- Confirm the CPL is signed and dated (within 30 days of the Signing/Closing date)
- Borrower(s) name(s) on dec page match Encompass (First, Middle, Last, etc.)
- Verify the property address matches the validated property address in Encompass
- Confirm the Mortgagee's name (ISAOA), address (HQ) is reflected as:
**Gold Star Mortgage Financial Group, ISAOA
100 Phoenix Drive, Suite 300,
Ann Arbor, MI 48108**
- Confirm loan number listed matches Encompass
- Texas only - ISAOA does not need to be reflected
- Confirm that the Title company's name and address match Secure Insight, wire instructions, and LOS

11 Wire Instructions:

- Confirm the title company's name/address matches what's approved in Secure Insight and on LOS
- Confirm the account number and ABA# matches what is approved in Secure Insight and on LOS

12 Pre-HUD:

- TRID loans require a Pre-HUD, a copy of Pre-CD or the title company's invoice with fees uploaded to Encompass file

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13 Title Policy:

- Confirm the insured loan amount on Schedule A of the title commitment or title supplement matches the loan amount in Encompass
- Confirm property address in the title commitment or title supplement matches the validated subject property address in Encompass
- Confirm the Title commitment is dated within 90 days prior to Signing/Closing
- Confirm no Pre-HUD document has been uploaded to the title commitment bucket

14 Appraisal and Invoice:

- Confirm the Borrower(s) name(s) match Encompass
- Verify that the property address on appraisal matches the validated subject property address in Encompass
- Confirm the Appraisal lists Gold Star as the Lender with the corporate address listed:
Gold Star Mortgage Financial Group
100 Phoenix Drive, Suite 300,
Ann Arbor, MI 48108
- Determine if the loan is PUD
 - If PUD, confirm Encompass reflects PUD
 - If Condo, confirm Encompass reflects “Condo”
- Confirm the appraisal invoice is uploaded into Encompass
- If there is a second appraisal, check all of these items again as on the original appraisal
- Confirm appraisal dates are completed in Appraisal order form within the LOS (contact Appraisal team for assistance, if needed)
- All Seller concessions listed on the appraisal match or exceed the Seller concession UW condition
- If the condition is higher than Encompass, review PA addendums
 - If addendum adding Seller credit was excuted after effective date of the appraisal, the appraisal does NOT need to be revised to add Seller concessions
 - If PA or PA addendum was effective with the Seller concession amount prior to effective date of the appraisal, then the appraisal is revised to relect the concession amount

15 Final Appraisal & Invoice:

- Property address on appraisal matches USPS or the validated subject property address in Encompass
- Appraisal lists Gold Star as the Lender with the corporate address listed:
Gold Star Mortgage Financial Group
100 Phoenix Drive, Suite 300,
Ann Arbor, MI 48108
- Appraisal invoice is uploaded into Encompass
- Confirm appraisal dates are completed in Appraisal order form within the Loan Operations Summary (contact Appraisal team for assistance, if needed)
- Under the Certificate of Completion section, confirm “YES” has been checked for “Have improvements been completed in accordance with the requirements and conditions stated in the original appraisal report”

16 Change of Circumstance:

- Change of circumstance notice is completed and uploaded for each LE, except for initial disclosed LE
- Change of circumstance notice is completed and uploaded for each CD, except for initial disclosed CD

17 Loan Estimate (LE):

- All LE's in the timeline have been signed and uploaded to the file
- Confirm Borrower(s) name(s) on the LE match what is in Encompass
- Confirm the Borrower's address on the LE matches the validated subject property address in Encompass

18 Closing Disclosure (CD):

- Confirm the Initial CD has been signed by the Borrower(s) 3 days prior to Signing/Closing date
- All CD's included in the timeline have been signed and uploaded
- Confirm that the loan amount and interest rate on the latest disclosed CD matches what is currently reflected in Encompass
- Borrower(s) name(s) on CD matches Encompass
- Confirm the Borrower's address on CD matches the validated subject property address in Encompass

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19 Secure Insight:

- Confirm the Title Company has been approved in Secure Insight.
(Remember the approval process takes 10 days in the Secure Insight website)
- If not approved, check Secure Insight exemption list to ensure the company is not exempt from the SI process
- Confirm the Secure Insight printout verifying rating has been uploaded
 - If an exception is made, the exception email must be uploaded to the Secure Insight bucket
- Verify the company name and address in Encompass match the Secure Insight approval
- Verify ABA and account numbers in Encompass match Secure Insight approval

20 Mavent Compliance Report:

- Run Mavent as a preview and confirm if you have either a warning or a pass.
- If you have an alert from Mavent, please reach out to the assigned initial closer to resolve

21 Page 5 of CD in Forms:

- **Purchase loans:**
 - Confirm the Lender sections are completely filled out
 - Confirm the Real Estate Broker and Settlement Agent sections are completely filled out (all lines except NMLS ID and Contact NMLS ID)
- **Refinance Loans:**
 - Confirm the Lender sections are completely filled out
 - Confirm the Settlement Agent sections are completely filled out (all lines except NMLS ID and Contact NMLS ID)
 - Confirm the payoff statement has been uploaded to the file and is valid through the Signing/Closing date
 - If the Borrower on the loan is married, but the spouse is **NOT** a Borrower on the loan, then any CD disclosed to the Borrower must also be wet signed and uploaded to the Encompass file

22 FHA Loans Only:

If missing or incomplete, please reach out to UW

- Confirm the UW conditional commitment has been signed by the UW'er and uploaded to the file
- Confirm the HUD/VA addendum has been signed by the UW'er and uploaded to the file
- Confirm the UW 92900 LT Transmittal form has been signed by the UW and uploaded to the file
- Confirm the Appraisal logging has been uploaded and is successful
 - If warning, reach out to UW to verify if it's ok
- If USDA loan, confirm the RD Conditional Commitment document is uploaded to the file

23 VA Loans:

- Confirm the VA - UW Loan analysis is uploaded to the file
- Confirm that the VA Lender Certificate has been uploaded to the file
- Verify that the Termite Inspection Report is uploaded to the file
 - If applicable, the form must be signed by both the Borrower and the Seller
- Confirm the Termite Inspection report is uploaded to the file

24 Correspondent Direct Loan:

Wells Fargo Only:

- The VVOE **MUST** be complete on the Wells Fargo VOE form, not the Gold Star VOE form

25 State Specific Criteria:

- CT, MI, OR, and TN
 - Confirm that a Lock-In Agreement has been signed by the Borrower and only has been uploaded to the "Docs to be Signed at Closing" bucket
- DC, FL, IL, MA, MN, MS, NJ, NM, VA, WA
 - Confirm that a Lock-In Agreement has been signed by the Borrower **AND** the Loan Officer and has been uploaded to the "Docs to be Signed at Closing" bucket
- Texas only
 - Confirm that Texas Trustee Documents have been uploaded and dated for accurate Signing/Closing date