



UNIONHOME MORTGAGE

NON-DELEGATED CORRESPONDENT (NDC) REFERENCE GUIDE

Version: 04/02/2025

This NDC Reference Guide is provided by Union Home Mortgage Corp. (UHM), having its principal place of business at 8241 Dow Circle West, Strongsville, OH 44136. UHM publishes this NDC Reference Guide via its secured website, to inform UHM Partners policies, procedures, guidelines, announcements, and other communications. This document may be amended from time to time.

PARTNERS ARE RESPONSIBLE FOR REVIEWING AND UNDERSTANDING THE GUIDE AS WELL AS ANY AMENDMENTS OR MODIFICATIONS, WHEN SUCH AMENDMENTS OR MODIFICATIONS ARE PUBLISHED.

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Overview

The Non-Delegated Correspondent Channel (NDC) offering from Union Home Mortgage includes Conforming Conventional, VA, FHA, and USDA products. FHA loans can be originated in the NDC as a Principal/Authorized Agent, which requires an additional level of approval, or FHA loans can be Brokered under basic NDC approval. Jumbo Loans can be Brokered to UHM.

1.1 Early Disclosures

UHM performs an Application Disclosure Review on all loans (performed after loan is submitted to UHM).

UHM accepts electronically executed documents. Must have proof of borrower e-Consent.

Standard Required Disclosures

1. Initial Loan Application
 - a. Signed and dated by Loan officer and Borrowers
2. Intent to Proceed
 - a. Dated within 3 days of application
3. Loan Estimate
 - a. Dated within 3 days of application
4. Fee Sheet/Itemization of Fees
5. Change of Circumstance (if applicable)
6. Settlement Service Provider List
 - a. Dated within 3 days of application
7. Home Ownership Disclosure with CFPB List
 - a. Dated within 3 days of application
8. Borrower Certification and Authorization
9. Risk Based Pricing Notice with Credit Score Information (Credit Score Disclosure)
10. Notice to Home Loan Applicant (Credit Score Disclosure)
11. Equal Credit Opportunity Act (ECOA)
12. Fair Lending Notice
13. Mortgage Fraud Investigated by the FBI
14. Disclosure Notice
15. Privacy Policy
16. Patriot Act Disclosure
17. Appraisal Report for Lender Use
18. Notice of Furnishing Negative Information
19. 4506C
20. Your Home Loan Took Kit (Purchase only) – If NDC can provide proof of delivery to borrower, disclosure is not required.
21. E-Sign Authorization from Doc Vendor (if applicable for e-signed application packages)
22. All State Specific Disclosures

Program Specific Required Disclosures

FHA

1. HUD/VA Addendum (92900A)
2. Notice to Homeowner (Assumption)
3. Important Notice to Homebuyer (92900B)
4. FHA Informed Consumer Choice Disclosure
5. Financial Privacy Act 1978 (sometimes found on Disclosure Notice)
6. Amendatory Clause/Real Estate Cert (Purchase Only)
7. For your Protection get a Home Inspection (Purchase Only)

VA

1. Certificate of Eligibility
2. HUD/VA Addendum (26-1880)
3. Rights of VA Loan Borrowers (Assumption)
4. VA Verification of Benefits (26-8937)
5. VA Child Care Letter (LOX is acceptable)
6. Nearest Living Relative Form
7. Counseling Checklist (Active Duty Only)
8. Financial Privacy Act 1978 (sometimes found on Disclosure Notice)
9. Amendatory Clause/Real Estate Cert (purchase transactions)
10. Disclosure – VA – Refinance Loan Comparison and Net Tangible Benefit Information (refinance only)
11. IRRL Only:
 - a. Prior LIN Validation
 - b. VA Debt-Related Questionnaire
 - c. Federal Collection Policy Notice

USDA

1. Request for Single Family Housing Loan Guarantee (3555-21)
2. GUS Finding or credit credentials

General FAQs

- 1. Who generates the initial Loan Estimate (LE) and subsequent LEs for the loan?**
 - a. The Non-Delegated Correspondent (NDC) is responsible for all activities related to generating, delivering, and tracking all LEs and delivery acknowledgments from the consumer. This also includes Change of Circumstance (COC) LE disclosures. The only time the CRS discloses an LE is if it is an NDC supported loan after the initial LE has already been sent and the lender has provided a COC.
- 2. Who delivers documents to the consumer?**
 - a. UHM does not deliver documents directly to the consumer in the NDC channel, unless it is an NDC supported loan. All communication directly with the consumer is handled by the originating NDC.
- 3. Whose loan number should be used on the LE?**
 - a. The originating lender should use their own loan number and unique loan identifier on their LEs.

1.2 Credit

General FAQs

1. **Does the credit report get pulled in UHM's name or the name of the NDC?**
 - a. The NDC pulls the credit report in their name.
2. **Does UHM review the credit report for Active Military, OFAC, LDP/GSA?**
 - a. UHM completes credit monitoring from registration to funding (Xactus). UHM performs fraud validation on all loans (FraudGuard).

1.3 Appraisals

UHM's approved AMCs can be found within UHMGo under [Approved AMC's](#).

General FAQs

1. **What is the appraisal ordering process for the NDC Partner?**
 - a. The NDC Partner has multiple options for ordering appraisals including using their own AIR Compliant appraisal panel, their own AMC relationship or utilizing any one of UHM's approved AMCs. In all cases the NDC Partner will need to establish a direct relationship with their chosen appraisal provider.
2. **Is the NDC Partner or UHM listed as the lender on the appraisal?**
 - a. The NDC Partner should be listed as the lender on NDC loans.
3. **Who should provide the consumer with a copy of the appraisal?**
 - a. The NDC Partner is responsible for delivering a copy of the appraisal to the consumer.
4. **Who pays for the appraisal if the loan does not close?**
 - a. Payment for all appraisals is the responsibility of the NDC Partner based on their own internal policies and procedures. This payment may be made by the consumer, the NDC Partner or other allowable source.
5. **What is the appraisal process for NDC Conventional, USDA and FHA Appraisals?**
 - a. The following documents will be required to be uploaded to UHMGo utilizing the Submit Appraisal Tab. These are all obtained from your appraiser or AMC.
 - i. Full color PDF and XML of the Appraisal
 - ii. Evidence that the appraisal was ordered within AIR (Appraiser Independence Requirements) Compliance
 - iii. Proof the appraisal was sent to the borrower
 - iv. Copy of the paid invoice
6. **What is the appraisal process for NDC VA Appraisals?**
 - a. VA appraisal orders are completed directly through your company's account in the VA Portal. When ordering appraisals in the VA portal please indicate LAPP instead of IND. A LAPP Appraisal can be reviewed by UHM underwriters and will speed up the issuing of the NOV. An IND Appraisal can only be reviewed by VA and they have to issue the NOV.

1.4 Underwriting

Non-Delegated Correspondent Required Documentation for Submission to UW

1. Copy of AUS Findings
2. Tri-Merged Credit Report
3. Paystubs (per AUS)
4. W2's (Per AUS)
5. Tax Returns for Self-Employed Borrowers, commissioned borrowers, bonus or rental income needed to qualify per AUS
6. Most Recent Bank Statement (Per AUS)
 - a. All pages
 - b. LOE and Documentation
 - i. For Large Deposit documentation requirements, refer to the Ask UHM question, "What is considered a large deposit and what documentation is required?"
7. Fully Executed legible Purchase Agreement & all addendums (if applicable)

Additional Documentation (Recommended, but Not Required for Initial Submission to UW)

1. LOE for Credit Inquiry within 90 days
2. LOE for Derogatory Credit (FHA Manual Review only)
3. Bankruptcy per AUS (all pages)
4. Title Commitment, 24 month chain of title, CPL, Wire Instructions and E&O
5. Borrower's Driver's License or other Identification

If Applicable Items

1. Inspections: Termite, Well & Septic, etc.
2. Divorce Decree
3. Student Loans
4. Proof they are deferred over 12 months
5. Payment Letter
6. Subordination Agreement
7. Short Sale Agreement

Additional Notes

- UHM completes credit monitoring from registration to funding (Xactus).
- UHM performs fraud validation on all loans (FraudGuard).
- All escrow holdbacks must be approved by the UHM Underwriting Team.
- For salaried or self-employed borrowers, UHM requires that the VVOE be no later than 10 business days from closing.
 - Note: Day 1 is considered the day the borrower was paid for conventional paystubs or the day the verification was obtained.

General FAQs

1. **Will the NDC Partner be charged any fees if the loan is underwritten but never closes?**
 - a. No, UHM will only collect fees on loans that close and fund. All fees will be deducted from the purchase advice at the time the closed loan is purchased from the NDC Partner.
2. **Who will be issuing Adverse Action notices to the consumer?**
 - a. Adverse Action notices will be issued to the consumer by UHM.
3. **Who will be issuing the Loan Commitment to the consumer?**
 - a. Loan Commitments will be issued to the consumer by the NDC.
4. **Who will be ordering Tax Transcripts on loan files when they are required per UHM's underwriting guidelines?**
 - a. Tax Transcripts, when required, will be ordered by UHM. The NDC can provide tax transcripts that they have ordered if they are from a credited source.
5. **What is UHM's underwriting fee?**
 - a. UHM's underwriting fee is \$575 and is net funded by UHM at time of loan purchase.

1.5 Mortgage Insurance

General FAQs

1. **Who will obtain the MI Certification on NDC loans?**
 - a. The MI Certification will be obtained by UHM
2. **Which MI companies are available for use in the NDC channel?**
 - a. UHM's approved MI Companies are Essent, National MI, and Arch
3. **Can the NDC Partner direct UHM to use a specific MI company?**
 - a. No, the MI company is selected based on the parameters of the loan for the lowest MI premium.
4. **Who will pay the upfront premium on Lender Paid or Single Premium Borrower Paid MI transactions?**
 - a. UHM will net fund the upfront premiums and remit payment on these transactions.
5. **When using LPMI can monthly LPMI be selected or only Single Premium Upfront MI?**
 - a. Only single premium MI with an upfront payment can be utilized.

1.6 Title Insurance

General FAQs

6. **Who orders Title Insurance on refinance transactions?**
 - a. The NDC is responsible for ordering Title Insurance.
7. **Can an NDC Partner conduct their own closings or are closings required to be conducted by a Title Company?**
 - a. Assuming appropriate Title Insurance is secured, UHM does not have any specific requirements as it relates to who conducts a closing on an NDC loan.
8. **Is there an approval process that Title Companies have to go through to be able to conduct a closing for the NDC channel?**
 - a. No.
9. **Is the NDC Partner or UHM listed as the lender on the Title Insurance?**
 - a. The NDC Partner should be listed as the lender on NDC loans.

1.7 Hazard Insurance

Hazard Insurance is required on all loans. Complete guidance can be found in the UHM Hazard Insurance Policy. Refer to the Ask UHM question, "What are Union Home Mortgage's hazard insurance requirements?"

Escrow Cushion Requirements:

- 2 months for Property Taxes and Insurance only
- 0 months for MI or RD Insurance

For complete guidance, please refer to the Ask UHM question, "What is the required cushion for escrows?"

Hazard Transfer Letters:

- Union Home Mortgage Corp. ISAOA/ATIMA P.O. Box 7115 Troy, MI, 48007

Refer to the Ask UHM question, "Which clause should be used to list UHM as the mortgagee on hazard insurance or title documents?"

General FAQs

1. **Is the NDC Partner or UHM listed as the lender on the Hazard Insurance?**
 - a. UHM or the NDC Partner may be listed as the lender on NDC loans.

1.8 Flood Insurance

Flood Insurance is required if the subject property is in a flood zone. Complete guidance can be found in the UHM Flood Insurance Policy. Refer to the Ask UHM question, "When is flood insurance required?"

Escrow:

Flood Insurance must be escrowed. Please refer to the Flood Insurance Policy for requirements.

Flood Transfer Letters:

- Union Home Mortgage Corp. ISAOA/ATIMA P.O. Box 7115 Troy, MI, 48007

Refer to the Ask UHM question, "Which clause should be used to list UHM as the mortgagee on hazard insurance or title documents?"

General FAQs

1. **Who is responsible for ordering the Flood certification?**
 - a. UHM completes the flood determination using CoreLogic Flood Services.
2. **If it is determined that the property is located in a flood area does UHM or the NDC issue the flood notice to the consumer?**
 - a. The flood notice is issued to the Borrower by the NDC.
3. **Is the NDC Partner or UHM listed as the lender on the Flood Insurance?**
 - a. UHM or the NDC Partner may be listed as the lender on NDC loans.

1.9 Closing and Loan Insuring

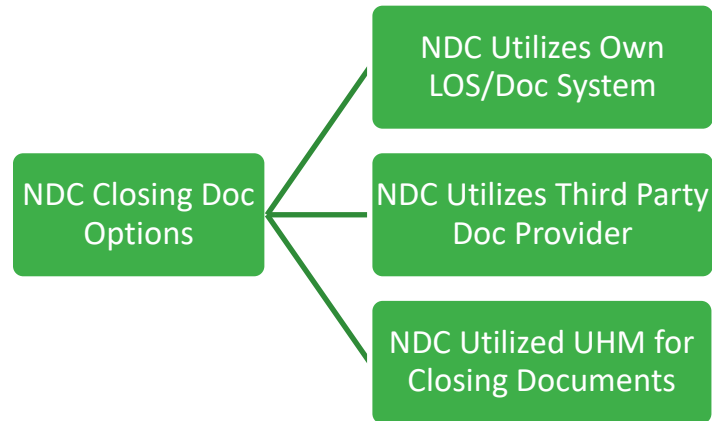
General NDC Closed Loan Information

- All loans must be closed, funded, disbursed, and uploaded to UHM prior to the lock expiration date.
- UHM requires all NDC loans to be MERS approved and closed on MOM docs.
- All loans closing in a Trust or Power of Attorney must be approved by UHM at Underwriting and added prior to approval/CTC.
- Documents cannot be signed before the closing date that is listed on the documents.
- Final closing package signing requirements must follow state requirements.
- Undersigning is not permitted. Over signing (example, middle initial typed below signature line and signed name had full middle name spelled out). Name affidavit required. UHM permits handwritten modifications, but changes must be initiated by the Borrower(s).
- Investor's loan number is to appear on closing documents.
- UHM utilizes the Ellie Mae Mavent system for loan compliance analysis.
- Credit file documentation must not be older than 120 days at time of loan closing.
- Date of mortgage payoff statement must be good through disbursement date.
- Non-borrowing spouse must sign Closing Disclosure on all rescindable loans.
- Saturday can be counted in the rescission date waiting period.
- 365 days is used to calculate per diem interest.
- MERS: Transfer of control must be completed/verified prior to UHM funding.
 - **UHM MERS Org ID number:** 1000745
- **UHM NMLS:** 2229

General FAQs

- 1. How does an NDC schedule a closing?**
 - a. The NDC may schedule a loan closing at their own convenience. UHM does not participate in the closing scheduling of an NDC loan.
- 2. What are the options for generation of closing documents for an NDC Loan?**
 - a. At sign-up with UHM, NDC must select the following:
 - i. **Closing Docs Choice:** UHM or Non-UHM (Applies to all loans the NDC would submit to UHM).
- 3. Who is responsible for the insuring of Government Loans (USDA, VA, FHA)?**
 - a. The NDC is responsible for the disclosure of all applicable insuring fees (VA-Funding Fee, USDA- Commitment Fee, FHA-MIP) on the Loan Estimate(s). These insuring fees must be shown on the Final Closing Disclosure as paid by the Borrower. The NDC is also responsible to ensure that the collection of all applicable insuring fees as shown on the Final Closing Disclosure occurs. UHM will handle the remittance of all required fees and the completion of all insuring activities for government loans (USDA, VA, and FHA). At the time of loan purchase from the NDC, UHM will net fund all applicable insuring fees. All applicable late fees will also be net funded (each government agency has established timelines for the remittance of applicable fees/insurance; therefore, it is imperative that once a loan has been closed, it is immediately submitted to UHM for purchase review).

- b. Once the loan has been purchased, UHM will execute the remittance process for the applicable fees/insurance to the appropriate government agency.



4. How does an NDC handle the MERS Registration?

- a. The NDC may register their own agent ID with MERS prior to delivery of the closed loan package or they can choose UHM to complete MERS registration on their behalf using the Lenders agent ID. Any MERS charges incurred by UHM when registering loans on behalf of our NDC customer will be deducted from the wire upon purchase of the loan.

Additional Notes

- For Options 1 & 2, NDC creates all Closing Disclosures.
- For Option 3, UHM will create all Closing Disclosures.
- UHM Charges \$350 for Closing Docs; the fee is net funded from the purchase advice.

1.10 Loan Delivery and Reporting

General Information

- All required documents should be uploaded to UHM's Proprietary TPO Portal (UHMGo!).
- All loans must be closed, funded, disbursed, and uploaded to UHM prior to the lock expiration date.
- The original Note must be delivered within 5 calendar days of the closed loan package delivery.
- All funding conditions must be cleared no later than 15 calendar days from receipt of the closed loan file or the lock expiration date.
- If the loan is not purchased within 15 calendar days or prior to the expiration of the lock, there will be a late delivery hit of 2.5 bps per day until the loan is purchased.
- UHM will not purchase loans that are aged greater than 30 days from date of disbursement.

All Closed Loan Packages should

- Be uploaded to UHM's Proprietary TPO Portal (UHMGo!), or
- Original documents mailed to:
Union Home Mortgage Corp.
8241 Dow Circle
Strongsville, Ohio 44136
Attn: NDC Funding Dept

Title closing instructions should state Note and Closing Package be sent to Lender **FIRST**. Then, the lender or warehouse bank forwards the original Note and wiring instructions to UHM.

NDC Document Requirements

(Closing package to be uploaded to UHMGo!)

1. Copy of Executed Note
2. Copy of all Addendums to the Note
 - a. Including, but not limited to: Name affidavit, Address Affidavit, executed POA's, and Executed Trust Documents.
3. Copy of Executed Mortgage/DOT
4. Copy of all Riders to the Mortgage/DOT
5. All Loan Estimates (by date order)
6. All Change of Circumstance (by date order)
7. All Closing Disclosures (by date order)
8. Completed Service Provider List
9. Final Approval
10. Final 1003 with all addendums if applicable
11. First Payment Letter
12. Initial Escrow Account Disclosure/Escrow Waiver
13. Affidavit of Occupancy
14. Tax Record Information Sheet
15. Verification of Employment (must be within 10 days of closing date)
16. Final Findings

17. MI Cert
18. Title Commitment
19. Right to Cancel (if applicable)
20. Hazard Policy (including the paid receipt)
21. Flood Cert (if in flood zone, flood insurance MUST be escrowed)
22. Executed Flood Determination
23. Flood policy if applicable
24. LPMI
25. 4506c
26. Business 4506c if the borrower is self employed
27. Signed closing instructions (including supplemental closing instructions)
28. If VA, HUD signed by borrower and LO
29. All State and applicable disclosures, including but not limited to the following:
 - a. Lock in Date Agreement
 - b. FACT Act (Credit Score Disclosure)
 - c. Amortization Schedule (only needed for loans with borrower paid MI)
 - d. ARM Disclosure (if applicable; needs to be dated within 3 days of application)
 - e. Customer Identification Program (CIP) Notice AKA Patriot Act Information Disclosure (signed and dated)
 - f. MI Cancellation (if applicable)
 - g. Tax Authorization
 - h. Error and Omissions/Compliance Agreement
 - i. Authorization for the SSA to Release SSN Verification
 - j. Privacy Act Statement
 - k. Request for Transcript of Tax Return
 - l. Authorization Letter (Properties in AZ, IL, MI, NJ, and PA only) (present and signed)
 - m. Homeowners Counseling list
 - n. Appraisal Acknowledgement
 - o. Limited POA to correct documents
 - p. Removal/Waiver of Contingency
 - i. Credit Score Disclosure
 - ii. Notice to Home Loan Applicant
30. Additional State Specific forms
 - a. Florida Radon Gas Disclosure Statement
 - b. Florida Title Insurance Notice
 - c. Texas Notice of No Oral Agreement
 - d. Texas Notice of Penalties
 - e. Texas discount points acknowledgement
 - f. Texas Receipt of Document Copies
 - g. Texas 12-day notice

Collateral Document Delivery

- The original Note must be delivered within 5 calendar days of the closed loan package delivery.
- All Collateral Documents must be overnighted to:
Union Home Mortgage Corp.
8241 Dow Circle
Strongsville, Ohio 44136
Attn: TPO Admin
- All funding conditions must be cleared the later of 15 calendar days from receipt of the closed loan file or the lock expiration date.

Final Documents (Recorded mortgages, assignments, and final title policies)

- All final docs must be delivered no later than 6 months from the Note date.
- All Final Documents must be mailed to:
Union Home Mortgage Corp.
8241 Dow Circle
Strongsville, Ohio 44136
Attn: TPO Admin

General FAQs

- 1. Is a first payment letter required in all closed loan packages?**
 - a. Yes.
- 2. Who prepares the Goodbye Letter?**
 - a. The NDC Partner is responsible for delivering a compliant goodbye letter to the consumer at least 15 days prior to the effective date of transfer.
- 3. Who prepares the Mortgage Servicing Transfer letter?**
 - a. After a loan is purchased, UHM's Servicing Area will prepare and send a servicing transfer letter to the Borrowers.
- 4. Will the NDC have to collect and service any payments?**
 - a. The loan must be purchased at least 15 days in advance of the first payment due date in order for UHM to set up the loan in servicing and collect the first payment. The NDC customer must collect the first payment on loans that are purchased less than 15 days from the first payment date.
- 5. Who will handle HMDA reporting on loans delivered by an NDC Partner?**
 - a. UHM will complete all HMDA reporting as required by the Consumer Financial Protection Bureau (CFPB). The NDC may also have HMDA reporting requirements. The NDC should refer to their own Legal Counsel as it relates to any required HMDA reporting requirements.

1.11 Non-Delegated Loan Reviews

Non-Delegated Correspondent Prior to ICD Issues (Optional Program for NDC Participants)

1. All Loan Estimates
 - a. Verification of delivery within required time periods as well as a completeness and accuracy review of all required sections as defined by TRID rules.
2. Change of Circumstance Documentation
 - a. Required for all Loan Estimate redisclosures.
3. Initial Closing Disclosure
 - a. Verification of delivery within required time periods as well as a completeness and accuracy review of all required sections as defined by TRID rules.
 - b. Analysis of APR, Points and Fees, ATR/QM, and fee tolerances.
4. Purchase Agreement (If previously uploaded to UHM, this does not need to be submitted again for Pre-Close Review)
 - a. Validation of parameters defined in purchase agreement match on Closing Disclosure.
5. Title Commitment
 - a. Validation of vesting as well as liens to be paid, matching back to the Closing Disclosure.
6. Hazard Policy
 - a. Copy of the Declarations Page, Binder, Application or Quote (A Certificate or Evidence of Insurance is acceptable on a refinance).
 - b. Correct names and property address.
 - c. Coverage amount, premium, and effective date.
 - d. Mortgagee Clause
7. Flood Policy
 - a. Copy of the Declarations Page, Binder, Application or Quote (A Certificate or Evidence of Insurance is acceptable on a refinance).
 - b. Correct names and property address.
 - c. Coverage amount, premium, and effective date.
 - d. Notice to Borrower In/Regarding Special Flood Hazard Area (Proof provided to Borrower).
 - e. Mortgagee Clause

Non-Delegated Correspondent Funding Review

Non-Delegated Correspondent Funding Review (Applies to Loans that UHM prepared the Closing Package)

Please submit all documents in the order defined below:

1. Executed Note
2. Executed Mortgage/ Deed of Trust (Must include MERS verbiage)
3. Revised and Final Closing Disclosures
 - a. Verification of delivery within required time periods as well as a completeness and accuracy review of all required sections as defined by TRID rules.
 - b. Change Circumstance Documentation (if applicable).
 - c. Analysis of APR, Points and Fees, ATR/QM, and fee tolerances.
4. Executed Final 1003

5. Valid Verification of Employment
 - a. VOE must be within 10 business days of the Note date.
6. Right of Rescission (Refinance Transactions)
7. Executed First Payment Letter
8. Executed Initial Escrow Account Disclosure/Escrow Waiver
9. Additional Executed Closing Documents (Vary by state, loan program, etc.)
 - a. 4506-C must be signed and dated.
 - i. The borrower attestation box must be completed.
 - ii. Question #5 must list the consumer's name, UHM's name, or be blank.
 - b. Lock in Date Agreement
 - c. FACT Act (Credit Score Disclosure)
 - d. Amortization Schedule (only needed for loans with borrower paid MI)
 - e. ARM Disclosure (if applicable; needs to be dated within 3 days of application)
 - f. Customer Identification Program (CIP) Notice AKA Patriot Act Information Disclosure (signed and dated)
 - g. MI cancellation (if applicable)
 - h. Tax Authorization Letter (Properties in AZ, IL, MI, NJ, PA only) (present and signed).
10. Title Commitment or Final Title Policy
 - a. Validation of vesting as well as liens to be paid, matching back to the Final Closing Disclosure.
11. Hazard Policy
 - a. Copy of the Policy
 - b. Correct names and property address.
 - c. Coverage amount, premium, and effective date.
 - d. Mortgagee Clause
12. Flood Policy
 - a. Copy of the Policy.
 - b. Correct names and property address.
 - c. Coverage amount, premium, and effective date.
 - d. Notice to Borrower In/Regarding Special Flood Hazard Area (Proof provided to Borrower).
 - e. Mortgagee Clause

Non-Delegated Correspondent Funding Review (Applies to Loans that UHM did NOT prepare the Closing Package)

Please submit all documents in the order defined below:

1. All Loan Estimates
 - a. Verification of delivery within required time periods as well as a completeness and accuracy review of all required sections as defined by TRID rules.
2. Change of Circumstance Documentation
 - a. Required for all Loan Estimate redisclosures.
3. Revised and Final Closing Disclosures
 - a. Verification of delivery within required time periods as well as a completeness and accuracy review of all required sections as defined by TRID rules.
 - b. Change Circumstance Documentation (if applicable).
 - c. Analysis of APR, Points and Fees, ATR/QM, and fee tolerances.
4. Purchase Agreement (If previously uploaded to UHM, this does not need to be submitted again for Funding Review)

- a. Validation of parameters defined in purchase agreement match on Closing Disclosure.
5. Executed Note
6. Executed Mortgage/ Deed of Trust (Must include MERS verbiage)
7. Executed Final 1003
8. Valid Verification of Employment
 - a. VOE must be within 10 business days of the Note date.
9. Right of Rescission (Refinance Transactions)
10. Executed First Payment Letter
11. Executed Initial Escrow Account Disclosure / Escrow Waiver
12. Additional Executed Closing Documents (Vary by state, loan program, etc.)
 - a. 4506-C must be signed and dated.
 - i. The borrower attestation box must be completed.
 - ii. Question #5 must list the consumer's name, UHM's name, or be blank.
 - b. Lock in Date Agreement
 - c. FACT Act (Credit Score Disclosure)
 - d. Amortization Schedule (only needed for loans with borrower paid MI)
 - e. ARM Disclosure (if applicable; needs to be dated within 3 days of application)
 - f. Customer Identification Program (CIP) notice AKA Patriot Act Information Disclosure (signed and dated)
 - g. MI cancellation (if applicable)
 - h. Tax Authorization Letter (Properties in AZ, IL, MI, NJ, PA only) (present and signed)
13. Title Commitment or Final Title Policy
 - a. Validation of vesting as well as liens to be paid, matching back to the Final Closing Disclosure.
14. Hazard Policy
 - a. Copy of the Policy
 - b. Correct names and property address.
 - c. Coverage amount, premium, and effective date.
 - d. Mortgagee Clause
15. Flood Policy
 - a. Copy of the Policy
 - b. Correct names and property address.
 - c. Coverage amount, premium, effective date.
 - d. Notice to Borrower In/Regarding Special Flood Hazard Area-Proof provided to Borrower.
 - e. Mortgagee Clause

1.12 Approved Warehouse Takeouts

The following Warehouse Lenders have approved Union Home Mortgage Corp as a takeout for their warehouse lines. If using another Lender, proceed through the takeout approval process with the warehouse lender. Please contact your Account Executive with any questions.

UHM also accepts self-funded warehouse lines for funding loan transactions under our Non-Delegated Correspondent program.

- Fidelity Bank
- First Funding
- First Tennessee Ameris Bank
- Flagstar Bank
- Florida Capital Bank Mortgage
- GBC Funding
- Goldome
- Horizon Bank
- Jefferson Bank and Trust
- Merchants Bank of Indiana
- Midwest Loan Services
- NattyMac
- Northpointe Bank
- Simmons Bank
- Volunteer State Bank

1.13 UHM Contact Information

TPO Tactical Solutions Team Lead

- Burdette Baker
- Email: bbaker@uhm.com
- Phone: 440-359-6448

Products and Sales: Please contact your Account Executive.

UHMGo Support (8am to 5pm EST)

- Email: uhmgosupport@uhm.com