

**Union Home Mortgage (UHM) TPO Non-Delegated Correspondent Program  
Overview of Required Loan Reviews Performed by UHM  
July 12, 2018**

**1. Non-Delegated Correspondent Application Disclosure Review (Performed after loan is submitted to UHM)**

Standard Required Disclosures

1. Initial Loan Application
  - Signed and dated by Loan officer and Borrowers
2. Intent to Proceed
  - Dated within 3 days of application
3. Loan Estimate
  - Dated within 3 days of application
4. Fee Sheet/Itemization of Fees
5. Change of Circumstance (if applicable)
6. Settlement Service Provider List
  - Dated within 3 days of application
7. Home Ownership Disclosure with CFPB List
  - 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. LQI Disclosure
16. Hazard Insurance Authorization & Requirements
17. Privacy Policy
18. Patriot Act Disclosure
19. Appraisal Report for Lender Use
20. Notice of Furnishing Negative Information
21. 4506T
22. Your Home Loan Took Kit (purchase only)
23. E-Sign Authorization from Doc Vendor (if applicable for e-signed application packages)
24. 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)

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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. 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)

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**2. Non-Delegated Correspondent Required Documentation for Submission to Underwriting**

1. Copy of AUS Findings
2. Tri-Merged Credit Report
3. Borrower's Drivers License or other Identification
4. Paystubs (per AUS)
5. W2's (Per AUS)
6. Tax Returns for Self-Employed Borrowers, commissioned borrowers, bonus or rental income needed to qualify per AUS
7. Most Recent Bank Statement (Per AUS)
  - a. All pages
  - b. LOX and Documentation for all large Deposits
8. Fully Executed legible Purchase Agreement & all addendums (if applicable)

**Additional Documentation (recommended, but not required for initial submission to Underwriting)**

1. LOX for Credit Inquiry within 120 days
2. LOX for Derogatory Credit
3. Bankruptcy per AUS (all pages)
4. Title Commitment, 24 month chain of title, CPL, Wire Instructions and E&O

**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

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**3. Non-Delegated Correspondent Pre-Close Review (Optional program for NDC Participants)**

Please submit all documents in the order defined below

1. All Loan Estimates
  - 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
  - Required for all Loan Estimate redisclosures.
3. Initial Closing Disclosure
  - Verification of delivery within required time periods as well as a completeness and accuracy review of all required sections as defined by TRID rules.
  - 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)
  - Validation of parameters defined in purchase agreement match on Closing Disclosure.
5. Title Commitment
  - Validation of vesting as well as liens to be paid—matching back to the Closing Disclosure.
6. Hazard Policy
  - Copy of the Declarations Page, Binder, Application or Quote (A Certificate or Evidence of Insurance is acceptable on a refinance).
  - Correct names and property address.
  - Coverage amount, premium, effective date.
7. Flood Policy
  - Copy of the Declarations Page, Binder, Application or Quote (A Certificate or Evidence of Insurance is acceptable on a refinance).
  - Correct names and property address.
  - Coverage amount, premium, effective date.
  - Notice to Borrower In/Regarding Special Flood Hazard Area-Proof provided to Borrower.

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**4. Non-Delegated Correspondent Funding Review**

**A. Non-Delegated Correspondent Funding Review (Applies to Loans that were subject to UHM's Pre-Close Review)**

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
  - Verification of delivery within required time periods as well as a completeness and accuracy review of all required sections as defined by TRID rules.
  - Change Circumstance Documentation (If applicable).
  - Analysis of APR, Points and Fees, ATR/QM, and fee tolerances.
4. Executed Final 1003
5. Valid Verification of Employment
  - VOE must be within 7 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. Goodbye Letter
10. Additional Executed Closing Documents (Vary by state, loan program, etc)
  - 4506-T must be signed and dated.
    - The borrower attestation box must be completed.
    - Question #5 must list the consumer's name, UHM's name or be blank.
  - Lock in date agreement
  - FACT Act (Credit Score Disclosure)
  - Amortization Schedule-only needed for loans with borrower paid MI.
  - ARM Disclosure (if applicable), needs to be dated within 3 days of application.
  - Customer Identification Program(CIP) notice AKA Patriot Act Information Disclosure-signed and dated.
  - MI cancellation (if applicable)
  - Tax Authorization Letter (Properties in AZ, IL, MI, NJ, PA only) present and signed.
8. Title Commitment or Final Title Policy
  - Validation of vesting as well as liens to be paid—matching back to the Final Closing Disclosure.
9. Hazard Policy
  - Copy of the Policy
  - Correct names and property address.
  - Coverage amount, premium, effective date.
  - Mortgagee Clause:  
**Union Home Mortgage, ISAOA, ATIMA**  
P.O. Box 202028  
Florence, SC 29502-2028

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10. Flood Policy

- Copy of the Policy.
- Correct names and property address.
- Coverage amount, premium, effective date.
- Notice to Borrower In/Regarding Special Flood Hazard Area-Proof provided to Borrower.
- Mortgagee Clause:

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**B. Non-Delegated Correspondent Funding Review (Applies to Loans that were NOT subject to UHM's Pre-Close Review)**

Please submit all documents in the order defined below

1. All Loan Estimates
  - 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
  - Required for all Loan Estimate redisclosures.
3. Revised and Final Closing Disclosures
  - Verification of delivery within required time periods as well as a completeness and accuracy review of all required sections as defined by TRID rules.
  - Change Circumstance Documentation (If applicable).
  - 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)
  - 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
  - VOE must be within 7 business days of the Note date.
11. Right of Rescission (Refinance Transactions)
12. Executed First Payment Letter
13. Executed Initial Escrow Account Disclosure / Escrow Waiver
14. Goodbye Letter
15. Additional Executed Closing Documents (Vary by state, loan program, etc)
  - 4506-T must be signed and dated.
    - The borrower attestation box must be completed.
    - Question #5 must list the consumer's name, UHM's name or be blank.
  - Lock in date agreement
  - FACT Act (Credit Score Disclosure)
  - Amortization Schedule-only needed for loans with borrower paid MI.
  - ARM Disclosure (if applicable), needs to be dated within 3 days of application.
  - Customer Identification Program(CIP) notice AKA Patriot Act Information Disclosure-signed and dated.
  - MI cancellation (if applicable)
  - Tax Authorization Letter (Properties in AZ, IL, MI, NJ, PA only) present and signed.
11. Title Commitment or Final Title Policy
  - Validation of vesting as well as liens to be paid—matching back to the Final Closing Disclosure.
12. Hazard Policy

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- Copy of the Policy
- Correct names and property address.
- Coverage amount, premium, effective date.

- Mortgagee Clause:

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13. Flood Policy

- Copy of the Policy
- Correct names and property address.
- Coverage amount, premium, effective date.
- Notice to Borrower In/Regarding Special Flood Hazard Area-Proof provided to Borrower.

- Mortgagee Clause:

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