

Document Checklist

- Sales Contract with all Addendums (if applicable)
- Appraisal
- Initial Truth in Lending Disclosure
- Final Truth in Lending Disclosure (TIL)
- Good Faith Estimate (GFE)
- Mortgage Application (FNMA 1003) or Uniform Residential Loan Application, from your closing)
- Sales Contract with all Addendums (if applicable)
- Rescission Notice (if applicable)
- HUD1 / Settlement Sheet and Addendums from your closing. (Estimate and Final) (If you have more than one mortgage, make sure you send a FWD-1 settlement statement for each closing.)
- Title Commitment and/ or Title Policy
- Mortgage Note with Endorsements, Modifications, Attachments, Riders, Addendum's, etc. that state the terms of the loan and interest rate and changes. (if you have more than one loan, include the NOTE for each loan.)
- Mortgage / Deed of Trust / Security Instrument
- Second Lien Documents/ Subordination Agreement(s)
- Mortgage Insurance Certificate
- FEMA Standard Flood Hazard Determination
- Hazard Insurance Documents (include flood, wind, other applicable policies)
- Survey or Platt
- All State Disclosures

Items described in green are typically paramount to the forensic audit.

Wilshire Holding Group, Inc.
Audit Division
PO Box 1067 • Land O' Lakes, FL 34637
(877) 33-AUDIT
Fax: (813) 936-4718