

DELIVERY SUBMISSION FORM

Correspondent Name Contact Plane Borrower Name(s) CIIL Loan Number Mailing Address (if other than property address) 1. Initial Application Date, as defined by TII.A 2. Correspondent lender is open for regular business on Saturdays 2. Correspondent lender is open for regular business on Saturdays 3. Date loan was locked with the borrowers (not necessarily the same date as locked with Cornerstone) 4. HPML Loan* No Yes (if yes, must complete certification below). Jumbo HPML not allowed. HPML CERTIFICATION If the loan is secured by the consumer's principal dwelling and is a higher priced martgage as defined in the amendments to Reg Z, we have ensured all requirements have been met including, but not limited to the following: 1. Ability to Repay a. Underwriter verified income documentation and borrower qualifies using that income. b. If loan is an FIIA Streamline, it must also meet this requirement. Therefore, it must contain credit and qualifying documentation. 2. QM Temporary Provision QM a. Loan meets definition of QM or Temporary QM as defined in Regulation Z 1026.43(e) 3. Verified Obligations a. Loan meets definition of QM or Temporary QM as defined in Regulation Z 1026.43(e) 3. Verified Obligations a. Non escrowed loans not allowed. 5. NO Prepayment Penalty After 2 Years a. Non escrowed loans not allowed. 5. NO Prepayment Penalty After 2 Years a. Non escrowed loans not allowed. 5. NO Prepayment Penalty After 2 Years Authorized Signature Now if Stone is except from ATREM (i.e. Investment Properts excepted by borrower(s) less than 14 does in a year; AND is also HPML then second appraisal guideline and allow loans that fall under the Non-Stondard to Standard QM Exemption. 6. LOCK INFORMATION: Complete if Discount Penints are applicable APOR at Undiscounted Brite and allow loans that fall under the Non-Stondard to Standard QM Exemption. APOR at Undiscounted Brite and allow loans that fall under the Non-Stondard to Standard QM Exemption. 6. LOCK INFORMATION: Complete if Discount Penint					TORY	REGULAT	ORY SECTION			
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Loan Purchase and Sale Agreement between the originating correspondent lender of this transaction and Cornerstone Home Lend Inc.	munici Procea unders respon Loan F	pal laws and ordinanc lures, consumer credit tood that Cornerstone sibility falls entirely of	es, rules protecti will rev i corres	and regulation on, Equal Cred iew the contents pondent lender	s; inclu it Oppo s of this as detai	ding without rtunity, Fair file for comp led in the CI	limitation, usu Housing and a pleteness, accur HL Correspond	ry Truth-in Le my other lendi racy and forme lent Policy Ma	ending, Real Estate Settlement ing disclosure laws. It is at, but the burden of nual and enforced through the	

See Collateral Package Checklist located in the Forms of the Correspondent web-site: www.chlcorrespondent.com

GENERAL INSTRUCTIONS

- Use ENTIRE checklist if you are a delegated lender submitting loan for purchase review.
- Use CREDIT DOCUMENTS SECTION for documents required when submitting a loan for underwriting only (i.e. if you are a non-delegated lender or if you are a delegated lender submitting a non-delegated product)
- If you are submitting a CLOSING PACKAGE for a loan that Cornerstone has underwritten, please do not include the credit documents again.
- Please do not send unsigned closing documents.
- Please make every effort to stack in order requested. This will help prevent loss of documents during imaging process. *denotes Cornerstone overlay/requirement
- See DELIVERY SUBMISSION GUIDELINES form for instructions below for uploading to the secure portal.

MANDATORY LOAN SUBMISSION DOCUMENTS:

*Wire Instructions
*This Completed Form. NOTE: Failure to complete Regulatory Section will result in purchase delay and possible extension fees.
*Final Commitment Confirmation – from pricing engine
*Compliance tests performed by your company showing specific details used to test the loan for TILA, RESPA, QM, etc. Must
show outcome of test and information to support any discount points deemed to be bona fide and subsequently excluded.
*Completed Income and Debt Worksheet. This form is not required, but unless it is obvious how qualifying figures were
coloulated it is atronally recommended

	calculated, it is strongly recommended.							
CR	CREDIT DOCUMENTS:							
	AUS, UNDERWRITING TRANSMITTALS, APPLICATIONS							
	FINAL AUS Findings Report. If DU and re-run after closing, Provide DU indicating Approve/Eligible run prior to closing and a							
	SIGNED letter of explanation regarding why re-run after closing. If LP and re-run after closing, Cornerstone cannot accept.							
	Explanation Letter(s), Note(s) to Underwriter – if applicable							
	1008 Uniform Underwriting Transmittal Summary - Conventional							
	FHA Loan UW & Transmittal – 92900LT - FHA							
	VA Loan Analysis - VA							
	Final 1003							
	Final Addendum (92900A/26-1802) - if Government							
	Initial 1003							
	Initial Addendum (92900A/26-1802) - if Government							
	APPRAISAL							
	UCDP Submission Summary Report to Fannie Mae and Freddie Mac, reflecting a "Successful" Document Status for all							
	conforming conventional loans.							
	Delegated loans with a risk factor of 4 or above must include report from underwriter addressing factors.							
	USPS Zip Code Lookup – if applicable							
	Original color PDF of appraisal, including a copy of the appraiser's license – WILL BE UPLOADED AS A SEPARATE PDF							
	FROM THE REST OF THE FILE.							
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Original color PDF of Final Inspection OR 2nd appraisal, if applicable – WILL BE UPLOADED AS A SEPARATE PDF FROM THE REST OF THE FILE.

AVM - if applicable

Disaster Area Lender Certification and Property Condition Report – if applicable

All final inspection documentation – if applicable

Termite, Well, Septic inspections, if applicable

Builders Certification of Plans and Specs Warranty for Completion of Construction 10 Year Warranty **Building Permit**

New construction if applicable

Certificate of Occupancy

Conditional Commitment Direct Endorsement - FHA

VA Notice of Value - VA

PROPERTY DOCUMENTATION

Condo/HOA Project Review Questionnaire/Certification AND Condo PUD Warranty - if applicable

Contract/Purchase Agreement – purchase transactions

F Jumbo Product ONLY - need F Jumbo Product PUD Project Questionnaire at time appraisal is submitted

CREDIT DOCUMENTATION

AUS Credit Report AND Credit Report

*Refreshed Credit Report within 10 days of closing - conventional only

Alternative credit documentation – if applicable

FRAUD REPORTS, BORROWER VALIDATION

Fraud Reports used by your company – if applicable (mandatory on Jumbo products)

Social Security Administration Validation for each borrower (acceptable if on credit report)

LDP/GSA-EPLA – for all parties to the transaction

CAIVRS - FHA only

QUALIFYING DOCUMENTATION

ALL Asset/Source of Funds Documentation

ALL Income Documentation

*Wage Earner or Self Employed Income Analysis

*Verbal VOE within 10 days of closing for every qualifying borrower

ALL Applicable Tax Returns and W-2s – tax returns must be signed by borrower(s)

*Tax Transcripts - Most recent 2 years W-2 transcripts, OR W-2 transcripts for number of year(s) used in underwriting; whichever is less. If self employed, most recent 2 years tax transcripts, OR transcripts for number of year(s) used in underwriting; whichever is less

ALL Current Mortgage Information – if applicable

VOR/VOM – if applicable

Bankruptcy Documentation – if applicable

Divorce Decree/Child Support/Alimony Documentation – if applicable

ANY ADDITIONAL CREDIT/COLLATERAL DOCUMENTATION NOT SHOWN ABOVE.

CLOSING DOCUMENTS:

Effective date: 9/21/16

CLD CONDITIONS ON LOANS UNDERWRITTEN BY CORNERSTONE
If there are outstanding CLD conditions on a loan underwritten by Cornerstone, documentation should go at the top of the closing package. NOTE: If there are outstanding UNDERWRITER conditions, loan cannot be shipped until they have been cleared.
SECURITY INSTRUMENTS
Copy of Note, including all addenda, endorsed to Cornerstone Home Lending, Inc. without recourse. Must show LO NMLS #.
Temporary Buydown Agreement and Schedules, if applicable.
Certified copy of Security Instrument, including all exhibits and riders, signatures, completed notary acknowledgement and
MERS MIN#. Must show LO NMLS #.
Piggyback Note, Piggyback DOT and addendums - if applicable.
TITLE/SURVEY DOCUMENTATION
Subordination Agreement – if applicable
Power of Attorney – if applicable Sole and Separate Agreement – if applicable
Name Affidavit(s)
Title Commitment
Insured Closing Letter – if applicable
Warranty Deed(s) and/or Chain of Title Documentation
Trust Documentation; if applicable.
Private Road Easement – if applicable
Leasehold Documentation
Survey
Survey Encroachment Affidavit – if applicable
Survey No Improvement Affidavit (or equivalent) – if applicable
SETTLEMENT DOCUMENTATION
All Closing Disclosures (if more than one provided to borrowers).
Itemization of all lender and seller credits (if applicable). Documentation providing proof that borrowers received Closing Disclosure at least three days prior to consummation.
Payoffs – required on refinances where borrower is paying off a lien(s)
FLOOD, HAZARD, MI, PROPERTY TAXES
Flood Cert and Flood Notification
Elevation Certificate – if applicable
Hazard Insurance Policy
Notice of Transfer of Hazard Insurance – if mortgagee clause other than Cornerstone
Flood Insurance Policy – if applicable
Notice of Transfer of Flood Insurance – if applicable and if mortgagee clause other than Cornerstone
MI Certificate and Disclosure – if applicable
Amortization Schedule – required on all conventional transactions with MI
Tax Certificate/Search and Tax Information Sheet (in Forms section of Cornerstone web-site: www.chlcorrespondent.com)
Tax exemption documentation – if applicable GENERAL INITIAL AND FINAL DISCLOSURES
Note: unless otherwise indicated below, initial disclosures can be e-signed. Final disclosures must be wet signed.
First Payment Letter
Initial Escrow Account Disclosure or Escrow Waiver Agreement
Borrower's Intent to Proceed
Loan Estimate (LE)
Documentation to show proof of receipt of LE PLEASE STACK TOGETHER TO KEEP REVIEW TIME
Any intervening LE's and Changed Circumstances DOWN AND CONDITIONS AT A MINIMUM
Written List of Providers
Homeownership Counseling Services List (specific to area). Does not need to be signed unless there is a signature line on form.
Notice of Right to Cancel/Rescind and Notice of Non Rescission – if applicable 4506T fully executed for all borrowers (cannot be e-signed)
W-9 fully executed for all borrowers (cannot be e-signed)
Occupancy Affidavit
Notice of Borrower's Right to Appraisal Report
Waiver of Appraisal Delivery Requirement – if applicable
Notice of Transfer of Servicing Rights
Protecting Your Privacy
Correction Agreement/Limited Power of Attorney
Fair Lending Notice
*Net Tangible Benefit – required on all conventional rate term refinances
ARM/Balloon Disclosures – if applicable
NM LOANS ONLY – Clear to Close signed by an underwriter. An example of this form can be found in the Forms section of the
Correspondent web-site: www.chlcorrespondent.com.
ALL OTHER GENERAL INITIAL AND FINAL DISCLOSURES NOT LISTED ABOVE
FHA/VA SPECIFIC FHA UFMIP Payment Transaction OR VA Funding Fee Transmittal
FHA/VA Case Number Assignment – MUST be validated
FHA/VA Case Number Assignment – WOST be varidated FHA/VA Amendatory Clause
VA SPONSORED LOANS: Must have a completed copy of the Cornerstone Borrower Max Cash to Close worksheet.
ALL OTHER REQUIRED FHA FORMS AND DISCLOSURES AS PERTAINS TO THE TRANSACTION
ALL OTHER REQUIRED VA FORMS AND DISCLOSURES AS PERTAINS TO THE TRANSACTION; INCLUDING
Certificate of Eligibility and DD214 (if applicable)

Effective date: 9/21/16

A completed/signed Jumbo Product Guideline Underwriting Review Certification. This can be found in the Forms section of the correspondent web-site: www.chlcorrespondent.com. Fraud report (Midex, Fraud Guard, etc) Homeownership Counseling Notice and Disclosure must show evidence that it was provided to the borrower within 3 business days of APPLICATION, and must include borrower's name or loan number. Appraisal/Valuation disclosure (i.e. Notice of right to receive free copies of all appraisal reports or other valuations & acknowledgement of receipt of the disclosure) must show evidence that it was provided to the borrower within 3 business days of APPLICATION, and must include borrower's name or loan number. Must have evidence that appraisal and other valuations were provided to borrower at least 3 days prior to CLOSING Must have evidence that Home Loan Toolkit was provided to borrower within 3 days of loan APPLICATION Fully completed Patriot Act Form provided in Checklist and Forms section of the website, or may use own version Escrow Discount Disclosure Affiliated Business Disclosure Copy of FFIEC Calculator Copy of MIN Summary Identity of Interest Certification (purchase only) Federal Collection Notice Policy - VA Jumbo only If property has oil and gas lease: If the oil and gas lease has expired, it must be removed from the Title Commitment

- If the oil and gas lease is active, need documentation that the right of ingress and egress is waived, and that there is no right of surface access within 200 feet of the home
- If the property is in a subdivision or city where there are restrictions against drilling, need a copy of the restrictions.
- Regardless of any of the above, the title commitment must have T17 and T19 endorsements with no deletions, and a statement from the title company that they will issue T17 and T19 endorsements, with no deletions, as part of the Title Policy.

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