

Required Documents for All Files

- Closing Disclosure with proof of borrower receipt 3 days prior to closing and Final CD
- Loan Estimate and any re-issued LE along with all Change of Circumstance Forms
- All Applicable Disclosures
- Amortization Schedule
- Right of Rescission Notice
- First Payment letter
- Copy of Note endorsed to Onity Mortgage Corporation by a Corporate Officer or authorized person per Corporate Resolution on file with typed name and title, with all Addendums/Schedules
- 4506C signed at closing, personal and for all businesses
- Final URLA signed by all borrowers at closing
- Final AUS findings matching terms of approval letter
- UCD Findings Reports for both Fannie and Freddie showing successful status

FHA Documents:

- Evidence FHA UFMIP paid
- Final HUD Addendum to the URLA, signed by all borrowers

VA Documents:

- Evidence the VA Funding Fee is paid
- Final 26-1802A signed by all borrowers
- Report and Certification of Loan Disbursement (VA Form 26-1820) signed and dated by client and borrowers
- Evidence NOV was sent to the borrower
- Lender's certification loan is current

- Original Note and Bailee Letter/Wiring Instructions shipped to:

Computer Share

ATTN: Onity Team

275 Commerce Drive, Ste. 120

Fort Washington, PA 19034

- Title Binder/Preliminary Title Report with any ALTA attachments
- Survey or Plat Map (as applicable)
- Flood Insurance Application and one-year paid receipt or Flood Insurance Policy, if applicable
- Copy of Mortgage or Deed of Trust marked as a Certified True Copy (CTC) with all applicable Riders attached
- Power of Attorney (if applicable) with property address
- MIN Number registered with MERS
- Interim/Corporate Assignments (if applicable) assigned to MERS, signed and notarized, must reference legal description, must carry notary stamp or seal
- Payment history if payments has been made
- Trust Documentation (if applicable)
- Subordination Agreement (if applicable)
- Initial Escrow Account Statement, if impounds required
- Escrow Waiver Letter (if applicable)
- Property Tax Information Sheet – proof of payment if taxes are due within 60 days following Note date
- Any other applicable documents for the specific loan