

### Required Documents for All Files

- Closing Disclosure with proof of borrower receipt 3 days prior to closing and Final CD (if applicable)
- Loan Estimate and any re-issued LE along with all Change of Circumstance Forms (if applicable)
- 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 (if applicable)
- Final URLA signed by all borrowers at closing
- UCD Findings Reports for both Fannie and Freddie showing successful status
- Original Note and Bailee Letter/Wiring Instructions shipped to:
  - 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

#### **Computer Share**

**ATTN: Onity Team**

**275 Commerce Drive, Ste. 120**

**Fort Washington, PA 19034**

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