



# MPP PRE-PURCHASE REVIEW

## Submission Checklist

This checklist outlines the minimum documentation required to complete the initial pre-purchase review. Files missing any **Required Documents** will be placed in **Incomplete Closing Package** status and will not proceed with initial pre-purchase review until all required documents have been received. **Supporting Documents** are recommended to avoid pre-purchase conditions but will not result in loans being placed in an incomplete status.

**NOTE: Non-Delegated loans should not re-upload documents that were already provided during underwriting unless updated or revised.**

### Required Documents:

- Initial and Final URLA
- 1008 / Transmittal Summary (matching AUS)
- Final AUS
- Fully Executed Note & Addendums
- Fully Executed Mortgage with all Applicable Riders
- Fully Executed Sales Contract with all Addendums (if applicable)
- Title Commitment (24-month chain of title)
- Tax Certificate
- Full Appraisal(s) & Secondary Valuation Products (if required per guidelines)
- Property Insurance (Hazard, Flood, Condo, etc.)
- Tri-Merged Credit Report (all borrowers)
- Fraud Report
- Employment / Income Documentation
- Income Worksheets
- Asset Documentation
- PITIA Documentation for Additional REO (if applicable)
- Business Documentation (Operating Agreement, EIN, etc., if applicable)
- Initial Escrow Account Disclosure Statement (initial deposit matching Final CD or PCCD)
- Closing Disclosure(s) & PCCD (if applicable)
- Loan Estimate(s)
- All Applicable Compliance Disclosures
- All TRID Disclosures



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### Supporting / Recommended Documents:

- Credit Refresh / GAP Report / Undisclosed Debt Monitoring
- Credit Supplements (if applicable)
- Payoff Statements for Debts Being Paid Off (if applicable)
- Processor Certifications / Additional Underwriting Notes
- Letters of Explanation (credit inquiries, large deposits, omitted debts, employment gaps, etc.)
- IRS Transcripts to Validate Returns in File
- VOM / VOR (covering 12 or 24 months as applicable)
- Documentation of Mortgage History Current Through Funding
- Condo Documentation (if applicable)
- CPM Showing Condo Approval / PERS Approval (if applicable)
- Flood Certificate