

**TRUIST  
CORRESPONDENT CLOSING CHECKLIST FOR IMAGED FILES**



**THIS SECTION MUST BE COMPLETED IN ITS ENTIRETY:**

Date Submitted: \_\_\_\_\_ Truist Loan #: \_\_\_\_\_  
 Borrowers' Last Name: \_\_\_\_\_  
 Correspondent Lender: \_\_\_\_\_  
 Correspondent Lender's Contact Person: \_\_\_\_\_  
 Contact Person's Phone Number: \_\_\_\_\_  
 Contact Person's Email Address: \_\_\_\_\_

**ALL DOCUMENTS NOTED BELOW ARE REQUIRED FOR IMMEDIATE PURCHASE:**

**CLOSING DOCUMENTS**

- SPECIAL FEATURE CODES (SFCs) IDENTIFIED IN LENDINGSPACE (see Section 1.08 of the Correspondent Seller Guide for further information)

Special Feature Codes / Investor Feature Identifiers Associated with Loan	

- BAILEE LETTER, IF FUNDS WERE OBTAINED FROM WAREHOUSE LENDER
  - TRUIST WIRE AUTHORIZATION
- HOMEOWNERS COUNSELING DISCLOSURE W/10 AGENCIES
- LENDER'S LOCK AGREEMENT WITH BORROWER
- FOR ARM LOANS, FULLY INDEXED RATE NOTED ON THE CLOSING INSTRUCTIONS OR LOAN ESTIMATE  
 ARM INDEX VALUE \_\_\_\_\_  
 INDEX DATE \_\_\_\_\_
- HPML APR TEST SCREEN SHOT, IF APPLICABLE
- COPY OF MI CHECK WHEN LENDER PAID
- COPY OF ORIGINAL NOTE ENDORSED TO TRUIST BANK
- ALLONGE (IF APPLICABLE)
- POST-CONSUMMATION CLOSING DISCLOSURE (PCD) IF APPLICABLE
- ASSIGNMENT/INTERIM ASSIGNMENT
- DEED OF TRUST/MORTGAGE
- IF THE SUBJECT PROPERTY IS A LEASEHOLD:
  - CROSS DEFAULT RIDER
  - SECTION 9 OF DEED OF TRUST/MORTGAGE AMENDED (AS A RIDER OR SECOND SENTENCE OF THE LAST PARAGRAPH IN SECTION ADDED) TO MEET FANNIE MAE REQUIREMENTS
- SUBORDINATION AGREEMENT (if applicable)  
 COPY OF 2ND NOTE OR HELOC AGREEMENT
- INITIAL APPLICATION (1003) – FULLY EXECUTED
- FINAL APPLICATION (1003) – FULLY EXECUTED
- CD STATEMENT (FINAL/FULLY EXECUTED)
  - IF THE SUBJECT PROPERTY IS A LEASEHOLD, CD REFLECTS GROUND RENT ESCROW UNLESS PAID BY HOA
- XML FILE AND UCD FINDINGS FOR BOTH AGENCIES SUBMITTED ON ALL LOANS

- HAZARD POLICY
- FLOOD INSURANCE POLICY (IF APPLICABLE)
- FLOOD INSURANCE APPLICATION (IF APPLICABLE)
- FLOOD DETERMINATION
- SIGNED FLOOD NOTICE (IF APPLICABLE)
- TAX INFORMATION SHEET (FULLY COMPLETED)
- PMI CERTIFICATE (IF APPLICABLE)
- COPY OF CHECK FOR SINGLE PREMIUM PMI
- PMI DISCLOSURE (IF APPLICABLE)
- AMORTIZATION SCHEDULE (CONV MI LOANS ONLY)
- PROOF OF MARKET RENT-INVESTMENT PROPERTY
- SIGNED NOTICE OF RIGHT TO CANCEL (IF APPLICABLE)
- ARM DISCLOSURE (IF APPLICABLE)
- TITLE INSURANCE BINDER/POLICY
- FINAL IRS FORM 4506-C
- BUYDOWN AGREEMENT (IF APPLICABLE)
- TRUST AGREEMENT (IF APPLICABLE)
- POWER OF ATTORNEY (IF APPLICABLE)
- INITIAL ESCROW ACCOUNT DISCLOSURE
- SURVEY (IF APPLICABLE)
- SAME NAME AND SIGNATURE AFFIDAVIT
- ADDRESS CERTIFICATION
- COMPLETION ESCROW AGREEMENT (FOR NEW CONSTRUCTION ONLY)
- FIRST PAYMENT LETTER
- OCCUPANCY STATEMENT
- SIGNED AUTHORIZATION TO RELEASE INFORMATION/BLANKET AUTHORIZATION
- MODIFICATION AGREEMENT, IF APPLICABLE
- ESCROW WAIVER ON CD
- SERVICE PROVIDER LIST
- PAY HISTORY IF MORE THAN 10 DAYS HAVE PASSED SINCE FIRST PAYMENT DATE
- ORIGINAL NOTE TO BE MAILED TO:

TRUIST  
 ATTENTION: NOTES DEPARTMENT  
 MAIL CODE: 306-40-02-50  
 1001 SEMMES AVENUE  
 RICHMOND, VA 23224

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Correspondent Lender: \_\_\_\_\_  
Correspondent Lender's Contact Person: \_\_\_\_\_

**ALL DOCUMENTS NOTED BELOW ARE REQUIRED FOR IMMEDIATE PURCHASE:**

**CREDIT PACKAGE**

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li><input type="checkbox"/> AUS FINDINGS (GUS, DU, LPA OR FINAL DO FINDINGS)</li><li><input type="checkbox"/> TRUIST UNDERWRITING APPROVAL/COMMITMENT (IF APPLICABLE)</li><li><input type="checkbox"/> MI COMPANY APPROVAL (IF APPLICABLE)</li><li><input type="checkbox"/> LENDER'S INTERNAL APPROVAL (IF APPLICABLE)</li><li><input type="checkbox"/> TRANSMITTAL SUMMARY 1008</li><li><input type="checkbox"/> FHA/VA APPROVALS (HUD LT / VA LOAN ANALYSIS)</li><li><input type="checkbox"/> FHA CASE QUERY</li><li><input type="checkbox"/> CREDIT REPORT(S)</li><li><input type="checkbox"/> APPRAISAL – CONVENTIONAL/FHA/VA<ul style="list-style-type: none"><li><input type="checkbox"/> UNIFORM COLLATERAL DATA PORTAL (UCDP) SUMMARY SUBMISSION REPORT (SSR)</li></ul></li><li><input type="checkbox"/> APPRAISER STATE LICENSE OR CERTIFICATION (REQUIRED FOR CONVENTIONAL LOANS ONLY. NOT REQUIRED IF LOAN IS DOCUMENTED WITH AN APPRAISAL WAIVER.</li><li><input type="checkbox"/> APPRAISAL REPORT DISCLOSURE (IF NOT ON LE)</li><li><input type="checkbox"/> APPRAISAL REPORT ACKNOWLEDGEMENT (OR SIGNED WAIVER)</li><li><input type="checkbox"/> VERIFICATION OF EMPLOYMENT, PAYSTUBS, AND/OR W-2S, AS REQUIRED</li><li><input type="checkbox"/> VERBAL VERIFICATION(S) OF EMPLOYMENT<ul style="list-style-type: none"><li>• SEE SELLER GUIDE FOR DETAILS</li></ul></li><li><input type="checkbox"/> MERS REGISTRATION</li></ul> | <ul style="list-style-type: none"><li><input type="checkbox"/> TAX RETURNS</li><li><input type="checkbox"/> VERIFICATION OF DEPOSIT AND/OR BANK STATEMENTS</li><li><input type="checkbox"/> ADDITIONAL ASSET EXHIBITS</li><li><input type="checkbox"/> GIFT LETTER</li><li><input type="checkbox"/> VERIFICATION OF GIFT FUND TRANSFER FROM DONOR TO BORROWER</li><li><input type="checkbox"/> MORTGAGE/RENTAL VERIFICATION(S)</li><li><input type="checkbox"/> LOAN VERIFICATION(S)</li><li><input type="checkbox"/> CREDIT EXPLANATION LETTER</li><li><input type="checkbox"/> SALES CONTRACT – FULLY EXECUTED</li><li><input type="checkbox"/> CONDO WARRANTY AND SUPPORTING DOCS (COR 0212A)</li><li><input type="checkbox"/> SATISFACTORY COMPLETION/APPRaisal UPDATE -FORM 1004D</li><li><input type="checkbox"/> LEASE(S)</li><li><input type="checkbox"/> DIVORCE DECREE/SEPARATION AGREEMENT</li><li><input type="checkbox"/> CONTRACT FOR SALE OF PRESENT HOME/LISTING AGREEMENT</li><li><input type="checkbox"/> COPY OF CD/SETTLEMENT STATEMENT FROM SALE OF PREVIOUS HOME</li><li><input type="checkbox"/> TERMITE INSPECTION (IF APPLICABLE)</li><li><input type="checkbox"/> FHA/VARD DISCLOSURES</li><li><input type="checkbox"/> EVIDENCE OF SOCIAL SECURITY NUMBER</li><li><input type="checkbox"/> NET TANGIBLE BENEFIT FORM (IF APPLICABLE)</li><li><input type="checkbox"/> ALL LOAN ESTIMATES<ul style="list-style-type: none"><li><input type="checkbox"/> CHANGED CIRCUMSTANCE LETTER(S) FOR ALL LE'S AND CD'S</li></ul></li><li><input type="checkbox"/> ALL OTHER INITIAL DISCLOSURES</li><li><input type="checkbox"/> E-SIGN TRANSACTION LOG</li><li><input type="checkbox"/> OTHER: _____</li></ul> |
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