



Closed Loan Submission Requirements
THIS FORM MUST BE INCLUDED WITH ALL LOAN SUBMISSIONS

(DO NOT USE THIS CHECKLIST IF LOAN IS HECM FOR PURCHASE OR YOU ARE NOT A CORRESPONDENT PARTNER)

Company Name/GNW Closed Loan ID		#
NMLS # for Office (If Applicable)	#	
Closed Loan Contact		
NMLS # for Loan Officer	#	
Processor		
NMLS # for Processor (KY ONLY)		
E-mail (for file updates)		
Telephone		
Fax		

Borrower	
Property State	

REQUIRED: Loan Information (MUST CHECK ONE BOX & FILL IN RATE)

- LIBOR Margin (*fill in*): _____ (*margin must be available*)
- Fixed Rate (*fill in*): _____ (*rate must be available*)
- HECM Saver (*fill in*): _____ (*margin/rate must be available*)

HECM Refinance: Will this new loan pay off an existing FHA Reverse Mortgage? Yes No

Minimum/Standard Requirement

(Items required to be submitted for underwriting review):

<input type="checkbox"/> CONFIRM SELECTION: Product, Margin/Rate, Monthly Servicing Fee
<input type="checkbox"/> Color PDF copy of Appraisal—(Not Scanned)
<input type="checkbox"/> 1009 Application – Monthly income, marital status, HMDA, signed and dated by borrower/LO (must be completed)
<input type="checkbox"/> Evidence of Date of Birth – Must be legible
<input type="checkbox"/> Credit Report – Tri-merged report with all borrowers and non-borrowing spouse (married-single report/unmarried individuals must be run on separate reports) <i>All bankruptcies and federal tax liens must be addressed (Ch 7-discharged; Ch 13-trustees payoff letter or court order approving the RM to proceed without payoff; federal tax liens released/discharged)</i>
<input type="checkbox"/> Counseling Certificate – Must be signed and dated by the counselor and borrower(s) prior to FHA case assignment date and any fees being incurred on behalf of the borrower
<input type="checkbox"/> Preliminary Title Report - At least one borrower must be on title at time of application
<input type="checkbox"/> FHA Case Assignment –Final borrower validated copy
<input type="checkbox"/> Good Faith Estimate – must be completed with all applicable fees; total Broker Compensation (GFE Block 1) paid at closing cannot exceed \$ disclosed on initial GFE or on any re-disclosures [NOTE: FOR ILLINOIS PROPERTIES, PLEASE COMPLETE BREAKDOWN OF FEES ON PAGE #3 OF THE SUBMISSION FORM]
<input type="checkbox"/> GFE Acknowledgement Form - signed and dated by all parties within 3 days of the 1009 executed date
<input type="checkbox"/> Truth-in-Lending – must be signed and dated by all borrowers, and be for the product selected (Fixed Rate Product Only)
<input type="checkbox"/> Re-disclosure - Required for Changed Circumstance, Product Elimination, and/or Product Change (follow process for different re-disclosure requirements outlined in the Program Guide)

missing

Additional Documents: (may improve runtime if applicable):

	<input type="checkbox"/> 92900A Addendum to the Application – Must be signed and dated by borrower/LO
	<input type="checkbox"/> Borrower(s) SS Verification – Must be legible
	<input type="checkbox"/> <i>Non-Borrowing Spouse DOB & SS Verification, if applicable – Must be legible</i>
	<input type="checkbox"/> <i>Authorization to Pull Credit on Non-Borrowing Spouse, if applicable – must be signed by all parties</i>
	<input type="checkbox"/> <i>Attorney Opinion Letter for the Trust, if applicable—may be requested by UW</i>
	<input type="checkbox"/> <i>Trust, if applicable – Must have complete copy/fully executed</i>
	<input type="checkbox"/> FOR HECM to HECM Refis: <i>Streamline Refinance Worksheet (from current servicer)</i>
	<input type="checkbox"/> FOR HECM to HECM Refis: <i>Anti-Churning Disclosure (must be signed and dated by borrower/LO) original wet ink signature copy will be requested & may be forwarded by Settlement Agent with fully executed Closed Loan package prior to funding)</i>
	<input type="checkbox"/> <i>Condo Approval– required on all Condos (proof of condo approval from FHA website for ALL condos)</i>
	<input type="checkbox"/> Comparison Sheet – must be signed and dated by all borrowers
	<input type="checkbox"/> Amortization Schedule – must be signed and dated by all borrowers
	<input type="checkbox"/> TALC (Total Annual Loan Cost Disclosure) – must be signed and dated by all borrowers
	<input type="checkbox"/> Settlement Service Provider List – Must be completed
	<input type="checkbox"/> Important Terms (LIBOR Products ONLY) – must be signed and dated by all borrowers, and be for the product selected
Get from Genworth	<input type="checkbox"/> Fixed Interest Rate Disclosure – must be signed and dated by all borrowers (FIXED Product Only)
	<input type="checkbox"/> <i>POA(s)/Conservator/Trustee(s) ID and SS verification, if applicable (only provide trustees ID and SS verification if trustee is different than the borrower)– Must be legible</i>
	<input type="checkbox"/> OFAC verification – must be completed for all borrowers and/or POA/conservator/guardian
	<input type="checkbox"/> HUD Approval Printout of Counselor from FHA Connection
	<input type="checkbox"/> List of Counseling HUD Approved Counseling Agencies provided to borrower
	<input type="checkbox"/> <i>Ownership Interest Certification, if applicable – must be signed and dated by borrower and non-borrowing</i>
	<input type="checkbox"/> <i>POA/Conservatorship/Guardianship Document: Must have complete copy fully executed, signed and notarized, if applicable</i>
	<input type="checkbox"/> <i>Doctor's letter, if applicable – Must include date of diagnosis of condition, date letter was written and must be signed by the attending physician</i>
	<input type="checkbox"/> <i>Death Certificate, if applicable – required if a deceased person is still on title and needs to be removed</i>
	<input type="checkbox"/> <i>New Grant Deed, if applicable – if vesting is going to change (adding/removing someone to/off title)</i>
	<input type="checkbox"/> Closing Protection Letter from Title Company (Errors and Omissions document acceptable for NY loans) to include FHA case number
	<input type="checkbox"/> Hazard/Flood insurance verification – proposed coverage (from the appraisal: appraised value – site value or cost new value) and effective dates showing current coverage
Genworth	<input type="checkbox"/> Tax and Insurance Disclosure – must be completed, signed and dated by borrower/LO
	<input type="checkbox"/> Third Party Fees Disclosure – must be signed and dated by all borrowers
	<input type="checkbox"/> Annuity and Advisor Disclosure – must be signed and dated by borrower/LO
	<input type="checkbox"/> Borrower's Certification and Authorization to Release Information – must be signed and dated by all borrowers
	<input type="checkbox"/> Borrower's Notification/Broker Certification – must be signed and dated by borrower/LO
	<input type="checkbox"/> Equal Credit Opportunity Act Notice/Patriot Act/Bankruptcy Statement – must be signed and dated by all borrowers/LO
SNMC	<input type="checkbox"/> Appraisal Disclosure – must be signed and dated by all borrowers
	<input type="checkbox"/> Genworth Privacy Policy – must be signed and dated by all borrowers
	<input type="checkbox"/> State-Specific Broker Disclosures – must be completed, signed and dated by all borrowers
	<input type="checkbox"/> <i>***Repair Set-Aside Worksheet—if it's known there will be a repair set-aside for the loan (Appraisal mentions a Cost to Cure, etc)</i>
	<input type="checkbox"/> <i>***Contractor's Bid—OPTIONAL—may reduce repair set-aside if Cost to Cure is noted in the Appraisal; should be from LICENSED contractor in most cases</i>
	<input type="checkbox"/> <i>***Completed Closing Cost Worksheet (CCW); OPTIONAL</i>
	<input type="checkbox"/> <i>***Payoffs—OPTIONAL if available at loan submission</i>
	<input type="checkbox"/> NOTE: ILLINOIS PROPERTIES - BROKER TO COMPLETE BREAKDOWN OF FEES LISTED BELOW



Illinois Properties –please complete breakdown of fees for the items below:

Attorney's Fees	\$ _____
Condo HOA Master Policy Certification Fee	\$ _____
Attorney Letter	\$ _____
Courier Fee	\$ _____
Mortgage Insurance Premium	\$ _____
Settlement or Loan Closing Fee	\$ _____
Hazard Insurance Premium	\$ _____
Earthquake Insurance	\$ _____
Flood Insurance Premium	\$ _____
Windstorm Insurance	\$ _____
Recording Fees	\$ _____
OFAC Charge	\$ _____
Loan Origination Fee	\$ _____

******If loan payoffs are currently available, it is extremely helpful to include as the last pages of the submission even if they may need to be updated later******

NOTES/COMMENTS:

By signing below, I certify a signed copy of the application package was provided to the borrower. I have reviewed the information provided and certify that all documents checked off are included in the attached package and the loan meets HUD and Investor guidelines.

REMINDER: before submitting file, please click "Submit to Genworth" button in Calculator

Processor Signature

Date

******ADDITIONAL SUBMISSION INSTRUCTIONS ON NEXT PAGE OF CHECKLIST******



Fax/Email
Submission to:

Fax	E-mail
866-234-9844	submissions@genworth.com

OR

Overnight
Submission to:

<p>Genworth Financial Home Equity Access Inc. formerly Liberty Reverse Mortgage, Inc. Attention: Wholesale Operations-File Intake Department 10951 White Rock Road, Suite 200 Rancho Cordova, CA 95670</p>
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NOTE: if emailing file submission, please keep file size to 10 mb or less to insure smooth delivery. You may break up the submission if needed, but please use clear subject lines, i.e. "Smith File Email 1 of 2", "Smith File Email 2 of 2"

Loss Payee Clause for CPL, E&O

Genworth Financial Home Equity Access, Inc.
ISAOA
10951 White Rock Road, Suite 200
Rancho Cordova, CA 95670

Address for sending final Recorded Documents and Title Policies:

Genworth Financial Home Equity Access, Inc.
Attention: POST CLOSING
10951 White Rock Road, Suite 200
Rancho Cordova, CA 95670