



App+5 Checklist

The Originating Bank must perform counseling, education, and consulting services in order to be compensated. Originating Bank must take the application and complete at least 5 additional items in the checklist below in order to be paid. At least one of the services must be of a non-counseling nature (items noted with asterisk are non-counseling services).

1. ___ Analyzing the prospect's income and debt and pre-qualifying the prospect to determine the maximum mortgage that the prospect can afford.
2. ___ Educating the prospect in the home buying and financing process, advising the prospect about the different types of loan products available, and demonstrating how closing costs and monthly payments could vary under each product.
3. ___ Collecting financial information (tax returns, bank statements, etc.) and other related documents that are part of the application process.
4. ___ Initiating / ordering VOE's (verifications of employment) and VOD's (verifications of deposits).*
5. ___ Initiating / ordering requests for mortgage (VOM's) and other loan verifications.*
6. ___ Initiating / ordering appraisals.*
7. ___ Initiating / ordering inspections (termite, etc.) or engineering reports (structural engineers inspection, etc.).*
8. ___ Providing disclosures (Loan Estimate, Application Disclosures, etc.) to prospect.*
9. ___ Assisting the prospect in understanding and clearing credit problems.
10. ___ Maintaining regular contact with the prospect, realtors, Lender, between application and closing to apprise them of the status of the application and gather any additional information as needed.
11. ___ Ordering legal documents.* (title work, etc.)
12. ___ Determining whether the property is located in a flood zone or ordering such service.*
13. ___ Participating in the loan closing.*

I hereby certify that the above checked requirements have been met by the originating bank.

Originating Lender LO Certification

Date