



## App+5 Checklist

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 VOEs (verifications of employment) and VODs (verifications of deposits).\*
5. \_\_\_ Initiating / ordering requests for mortgage and other loan verifications.\*
6. \_\_\_ Initiating / ordering appraisals.\*
7. \_\_\_ Initiating / ordering inspections or engineering reports.\*
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.\*
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.

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Originating Lender LO Certification

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Date