



HECM Submission Checklist

Reverseit/Wholesale U/W
8909 S. Yale Avenue
Tulsa, Ok. 74137
P: 918-477-7771
F: 918-236-3796

Admin Use Only
Rec'd Date & Time:

Borrower(s):
State:
Loan #:
County:

- Is this loan a HECM to HECM refinance? yes no
Is this loan a HECM Purchase? yes no
Will this loan have a repair set-aside? yes no
Is this loan a Condominium? yes no

- Valid Change Circumstance Worksheet
LO and Company Licenses
HECM Refinance Worksheet - if applicable (for HECM to HECM refinances)
HECM Anti-Churning Disclosure - if applicable (for HECM to HECM refinances)
Insurance Binder
Flood Certificate to Urban Financial Group
Flood Insurance (if applicable)
FHA Connection: Case number assignment print out to Urban Financial Group
Initial Application (1009)
Initial Application Addendum (HUD/VA addendum)
Good Faith Estimate
Estimate of Closing Costs
Borrower's Acknowledgement of Disclosures
Settlement Service Providers List
Required Providers Disclosure
Total Annual Loan Cost Rate
Amortization Schedule - Annual Projections
Reverse Mortgage Comparison
HECM Consumer Protection Against Excessive fees Disclosure
Annuity disclosure
HECM TIL- Important Terms Disclosure
Borrowers Certification and Authorization
Borrower Notification
Tax & Insurance Disclosure/General Authorization/Joint Application/Bankruptcy Statement
Servicing Transfer Disclosure Statement
Equal Credit/Fair Credit/Gov'n't Loans/USA Patriot Act
Right to Privacy and Bankruptcy Disclosure
Housing Discrimination of 1977 Disclosure
State Specific Disclosures - if applicable
Anti-Coercion Disclosure
Notice of Availability of Appraisal
Alternative Contact and Information Release Authorization
Interthinx Authorization (if no SSN verification available)
Customer Identification - Patriot Act
Reverse Mortgage Repair Acknowledgment
Occupancy Certification
Lead Based Paint Certification
Counseling Disclosure
List of HUD Approved Counselors
Counseling Certificate
LDP print outs
GSA print outs
CAIVRS print out
Credit Report - Tri-merge
Social Security number verification
Date of Birth verification
Death Certificate/Marriage License - if applicable
Funds to Close (Gift Letter, VOD, Bank Statements) - if applicable
Attorney Opinion Letter and Copy of Trust Agreement (all pages, amendments) - if closing in a Trust
Guardianship, Conservatorship, Power of Attorney - if applicable
Affiliated Business Arrangement Disclosure Statement - if applicable
Ownership Interest Certification - if non-borrowing spouse or removing any party from title
Certificate Regarding Hotel & Transient Use - if property is 2-4 unit
Preliminary Title Report
Last Recorded Vesting Deed
Tax Certification
CPL/Wiring Instructions
Settlement Statement
Survey - if applicable
Payoffs and Invoices
Repair Inspections/bids - if applicable
Condominium documentation- FHA Approval, Approved Condo Questionnaire, Budget, Master Policy, etc. - if applicable
Appraisal - Upload PDF copy of color appraisal in Processing Tasks section of Reverse Vision

Notes:

Company: Branch:

Processor: L. O.

Processor email address:

Processor phone number: