

FORENSIC MORTGAGE AUDIT QUESTIONNAIRE
(If you cannot remember just leave blank)

Present Lender Name: _____

Lender Loan/Account #: _____

- | | |
|--|----------------------|
| Is this your primary residence? | Yes / No / N/A |
| Is this a refinance or a purchase loan? | Refinance / Purchase |
| Are you behind on your payment? | Yes / No / N/A |
| Are you in foreclosure? | Yes / No / N/A |
| If you are in default, in what month/year was your last payment applied (i.e., Feb '09)? | _____ |
| Did you ever try to cancel your loan? | Yes / No / N/A |
| Is the lender listed on your closing papers the same as the lender you pay today? | Yes / No / N/A |
| Did you receive written notification that your loan was being transferred to another servicer transferred? | Yes / No / N/A |
| If you have an escrow account, have you received your annual escrow statement each year? | Yes / No / N/A |
| If you are behind, have you been notified that you can get "written" confirmation of your debt obligation within 30 days of any collection activity? | Yes / No / N/A |
| Did you report disability income on your loan application? | Yes / No / N/A |
| Did you report workmen's compensation on your loan application? | Yes / No / N/A |
| Did you receive your credit scores in writing? | Yes / No / N/A |
| Were any QWR letters sent? | Yes / No / N/A |
| Did the lender respond to your questions within 30 days of receiving the QWR? | Yes / No / N/A |
| If a refinance, was the borrower solicited? | Yes / No / N/A |
| If refinance, did it occur within 3 years of a prior refinance? | Yes / No / N/A |
| Was the borrower initially offered a lower rate than on the final note? | Yes / No / N/A |
| Did the borrower make any additional principal payments? | Yes / No / N/A |
| Would you like an Attorney Consultation or Referral? | Yes / No / N/A |

SECURITIZATION MORTGAGE AUDIT QUESTIONNAIRE
(If you cannot remember just leave blank)

Present Lender Name: _____

Lender Loan/Account #: _____

Is this a refinance or a purchase loan? Refinance / Purchase

Borrower's Social Security Number (Needed for Securitization Audits Only): _____

Did you provide the Mortgage? Yes / No / N/A

Did you provide the Note? Yes / No / N/A

Did you provide collection notices (i.e., Affidavits, Notice of Defaults, Assignment, etc.)? Yes / No / N/A

Did you check Fannie Mae & Freddie Mac websites to see if your loan is not owned by them? Yes / No / N/A

Would you like an Attorney Consultation or Referral? Yes / No / N/A

Date of Closing:

Is MERS involved: ___ YES / ___ NO [If yes please provide the MIN #] -

Is the Loan a: ___ First or ___ Second

Is the loan a HELOC? ___ YES / ___ NO

Type of Housing: ___ Condo ___ Single Family ___ PUD ___ Commercial

Type of Loan: ___ Purchase ___ Refinance ___ Equity takeout

Type of Purchase: ___ Investment ___ Owner Occupied

Please scan and email a complete copy of the following documents for the property.

- | | |
|--|---|
| <ul style="list-style-type: none">• Deed of Trust or Mortgage• Note or Rider• Assignment of Deed or Mortgage• Substitution of Trustee | <ul style="list-style-type: none">• Notice of Default• Notice of Trustee's Sale• Deed Upon Trustee's Sale |
|--|---|

REQUIRED DOCUMENT FORENSIC AUDIT CHECKLIST FORM

Forensic Mortgage Disclosure Audit

- Customer Agreement (Only For Retail Clients)
- Mortgage Audit Questionnaire

- Send ALL Closing Documents – below is a list of some of the key documents:**
 - Affiliated Business Arrangement Disclosure
 - Appraisal at the time of Application – (please provide if you think your appraisal was done in error)
 - CHARM Disclosure (if ARM Loan)
 - Collection Notice/Correspondences from Lender's Attorney or Sheriff - if any
 - Credit Score Disclosures
 - ECOA Statement - Equal Credit Opportunity
 - Escrow Analysis
 - Good Faith Estimate(s)
 - High Cost Mortgage Disclosures
 - Home Equity Brochure (for open-end line of credit)
 - HUD1 and Addendums from Closing
 - Investigative Consumer Report Disclosure
 - Last Escrow Annual Statement
 - Mortgage / Deed of Trust / Security Instrument
 - Most Recent Mortgage Statement
 - Note
 - Note Addendum and Modification
 - Notice of Adverse Action
 - Privacy Policy Notice
 - RESPA Servicing Transfer Notice
 - Right of Rescission or Right to Cancel Document
 - Risk-Based Pricing Notice
 - Survey or platt
 - Title Policy or Title Commitment
 - Truth-In-Lending Disclosure (at application)
 - Truth-In-Lending Disclosure (at closing)
 - Uniform Residential Mortgage Application (Form 1003) – All versions
 - W2s, 1099s, and Tax Returns at the time of Application

**The closing documents can be ordered if your client cannot provide some of the above items