

Instructions Page

Purpose

As detailed in Chapter 8 of the MPF Program Guide, the MPF Quality Control Department may request a selection of loans for review. The QC Documentation Checklist provides details on the specific documentation the PFI must provide in response to a request for loan review by the MPF Quality Control Department and must be uploaded with the responsive documentation to eMAQCS®plus.

Preparation

- **When:** PFIs must use this form to ensure all appropriate documentation is being provided in response to an MPF Quality Control Department request.
- **Who:** This form should be used and completed by the PFI employee responsible for compiling and uploading files to eMAQCSplus.
- **How:** The completed form must be submitted as a PDF.

Submission

- **When:** The PFI must respond to the request within fifteen (15) days of the date of the MPF Quality Control Department request.
- **How:** The PFI must submit the completed form (in PDF format) and any supporting documentation (in PDF format) through.
- **To Whom:** The PFI must submit the completed form and any supporting documentation through eMAQCSplus at <https://eMAQCS.covius.com>.

The Servicer should retain a copy of the completed form for their own records.

Additional Guidance

For questions or assistance, please contact the MPF Service Center by using one of the following options:

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhlbc.com
- Phone: (877) 345-2673

Helpful Hints

- Include only one legible copy of each document requested.
- Order IRS Tax Transcripts upon receipt of the order if they are not in file.
- Ensure documentation provided meets AUS or manual underwriting requirements.

MPF QC Documentation Checklist

PFI Contact Name:		
PFI Contact Information (phone number and/or email):		
NOTE: This checklist assists lenders in compiling a mortgage file to be submitted to the MPF Program for a post-purchase quality control review. Using this checklist can minimize follow-up documentation requests. Provide ONE legible copy of the documentation requested.		
QUALITY CONTROL DOCUMENTATION CHECKLIST	Included	N/A
Approval/AUS Reports		
1008 - Uniform Underwriting and Transmittal Summary	<input type="checkbox"/>	<input type="checkbox"/>
DU - Fannie Mae Desktop Underwriter	<input type="checkbox"/>	<input type="checkbox"/>
LPA - Loan Product Advisor	<input type="checkbox"/>	<input type="checkbox"/>
GUS (USDA)	<input type="checkbox"/>	<input type="checkbox"/>
Application		
1003 Initial	<input type="checkbox"/>	<input type="checkbox"/>
1003 Final	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card (Green Card) VISA	<input type="checkbox"/>	<input type="checkbox"/>
Demographic Information Addendum	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal		
Uniform Standard Appraisal - color photos as required	<input type="checkbox"/>	<input type="checkbox"/>
442 Completion Cert or 1004D	<input type="checkbox"/>	<input type="checkbox"/>
UCDP	<input type="checkbox"/>	<input type="checkbox"/>
Assets		
Checking, Savings, CD Statements, Bank and Credit Union	<input type="checkbox"/>	<input type="checkbox"/>
Verification of Deposit	<input type="checkbox"/>	<input type="checkbox"/>
Deposit (Large) - documented or increase in balance	<input type="checkbox"/>	<input type="checkbox"/>
Earnest Money Deposit - documented	<input type="checkbox"/>	<input type="checkbox"/>
Gift Letter, proof of donor availability and transfer of gift funds	<input type="checkbox"/>	<input type="checkbox"/>
Closing Disclosure/Settlement Statement from sale of property	<input type="checkbox"/>	<input type="checkbox"/>
IRA (Trad IRA, Roth IRA, SEP IRA) 401K statements	<input type="checkbox"/>	<input type="checkbox"/>
Investment Statements	<input type="checkbox"/>	<input type="checkbox"/>
Stock, Stock Options, Bonds, Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>
Collateral Docs		
Note	<input type="checkbox"/>	<input type="checkbox"/>
Deed of Trust _Mortgage	<input type="checkbox"/>	<input type="checkbox"/>
Any Required Rider(s) - PUD, 1 to 4 Family, etc.	<input type="checkbox"/>	<input type="checkbox"/>
Subordination Agreement	<input type="checkbox"/>	<input type="checkbox"/>
Deed of Trust Assignment	<input type="checkbox"/>	<input type="checkbox"/>
Deed of Trust Allonge	<input type="checkbox"/>	<input type="checkbox"/>
Deed of Trust Endorsement	<input type="checkbox"/>	<input type="checkbox"/>

MPF QC Documentation Checklist

Compliance		
Initial and Final Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>
Loan Estimate - Proof of Delivery and Receipt (Signed)	<input type="checkbox"/>	<input type="checkbox"/>
Closing Disclosure - all versions	<input type="checkbox"/>	<input type="checkbox"/>
Closing Disclosure - Proof of Delivery and Receipt (Signed)	<input type="checkbox"/>	<input type="checkbox"/>
Closing Disclosure - Seller, for all purchases	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Intent to Proceed	<input type="checkbox"/>	<input type="checkbox"/>
Vendor Compliance Report, if available	<input type="checkbox"/>	<input type="checkbox"/>
Change of Circumstance	<input type="checkbox"/>	<input type="checkbox"/>
E-signature Certification of Completion (certification that provides proof to all parties of the transaction, that includes information from the audit trail, illustrating who signed, timestamps detailing when and where each person signed, and the completed document itself)	<input type="checkbox"/>	<input type="checkbox"/>
Right of Rescission	<input type="checkbox"/>	<input type="checkbox"/>
Rate Lock Date or Rate Lock Agreement with borrower(s)	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Education Certificate	<input type="checkbox"/>	<input type="checkbox"/>
List of Homeownership Counseling Organizations	<input type="checkbox"/>	<input type="checkbox"/>
QM Status report	<input type="checkbox"/>	<input type="checkbox"/>
QM Findings	<input type="checkbox"/>	<input type="checkbox"/>
QM Points and fees	<input type="checkbox"/>	<input type="checkbox"/>
ATR Worksheet	<input type="checkbox"/>	<input type="checkbox"/>
Condominium/HOA		
Condominium - Questionnaire	<input type="checkbox"/>	<input type="checkbox"/>
Condominium master insurance policy	<input type="checkbox"/>	<input type="checkbox"/>
Fannie Mae - CPM or PERS	<input type="checkbox"/>	<input type="checkbox"/>
Freddie Mac - Condo approval of project	<input type="checkbox"/>	<input type="checkbox"/>
Court Documents		
Divorce decree or separation agreement	<input type="checkbox"/>	<input type="checkbox"/>
Child Support Order - proof of three-year continuance	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy Documents	<input type="checkbox"/>	<input type="checkbox"/>
Agreed Judgment and Payment Order	<input type="checkbox"/>	<input type="checkbox"/>
Attorney and Insurance Agent Preference	<input type="checkbox"/>	<input type="checkbox"/>
Attorney and title insurance Disclosure	<input type="checkbox"/>	<input type="checkbox"/>
Attorney Designation Letter	<input type="checkbox"/>	<input type="checkbox"/>
Attorney General's mortgage Lender Disclosure	<input type="checkbox"/>	<input type="checkbox"/>
Breach of Contract	<input type="checkbox"/>	<input type="checkbox"/>
Right to Attorney	<input type="checkbox"/>	<input type="checkbox"/>

MPF QC Documentation Checklist

Credit		
Credit Report	<input type="checkbox"/>	<input type="checkbox"/>
Credit Supplement /Soft Pull, as applicable	<input type="checkbox"/>	<input type="checkbox"/>
Letter of Explanation, as applicable	<input type="checkbox"/>	<input type="checkbox"/>
Subordinate Financing Terms	<input type="checkbox"/>	<input type="checkbox"/>
Documentation of Real Estate Taxes for subject & investment properties not on Schedule E	<input type="checkbox"/>	<input type="checkbox"/>
Decision Support Tools		
Income calculation/liability worksheet - for all income types	<input type="checkbox"/>	<input type="checkbox"/>
OFAC Search Confirmation	<input type="checkbox"/>	<input type="checkbox"/>
Drive Report	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Guard	<input type="checkbox"/>	<input type="checkbox"/>
History Pro	<input type="checkbox"/>	<input type="checkbox"/>
Compliance Ease	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Manager	<input type="checkbox"/>	<input type="checkbox"/>
Compliance Summary	<input type="checkbox"/>	<input type="checkbox"/>
Informative Research or PitchPoint	<input type="checkbox"/>	<input type="checkbox"/>
FraudPlus	<input type="checkbox"/>	<input type="checkbox"/>
FHA		
FHA - Addendum to Loan Application	<input type="checkbox"/>	<input type="checkbox"/>
CAIVRS	<input type="checkbox"/>	<input type="checkbox"/>
Loan UW & Trans Summary 92900-LT	<input type="checkbox"/>	<input type="checkbox"/>
Disclosure Amendatory Clause	<input type="checkbox"/>	<input type="checkbox"/>
Notice to Homebuyer 92900-B	<input type="checkbox"/>	<input type="checkbox"/>
Protection Disclosure 92564	<input type="checkbox"/>	<input type="checkbox"/>
Conditional Commitment Form 92800.5B	<input type="checkbox"/>	<input type="checkbox"/>
Compliance Inspection Report 92051	<input type="checkbox"/>	<input type="checkbox"/>
Refinance Authorization	<input type="checkbox"/>	<input type="checkbox"/>
Flood		
Flood Determination Certificate	<input type="checkbox"/>	<input type="checkbox"/>
Notification of Special Flood Zone	<input type="checkbox"/>	<input type="checkbox"/>
Income		
Paystub with year-to-date earnings	<input type="checkbox"/>	<input type="checkbox"/>
Written Verification of Employment	<input type="checkbox"/>	<input type="checkbox"/>
Verbal Verification of Employment	<input type="checkbox"/>	<input type="checkbox"/>
Federal Tax Return(s), as applicable for employment type and guideline/AUS	<input type="checkbox"/>	<input type="checkbox"/>
Income calculation/liability worksheet - for all income types	<input type="checkbox"/>	<input type="checkbox"/>
W-2	<input type="checkbox"/>	<input type="checkbox"/>
Social Security Award Letter	<input type="checkbox"/>	<input type="checkbox"/>
Pension Letter	<input type="checkbox"/>	<input type="checkbox"/>
K1s	<input type="checkbox"/>	<input type="checkbox"/>

MPF QC Documentation Checklist

IRS Tax Transcripts (Personal and all Businesses)	<input type="checkbox"/>	<input type="checkbox"/>
Automated Income Assessment - include all applicable third-party verifications, reports, worksheets and other required documentation	<input type="checkbox"/>	<input type="checkbox"/>
Employment letter/contract (fully signed)	<input type="checkbox"/>	<input type="checkbox"/>
Disability payment notification	<input type="checkbox"/>	<input type="checkbox"/>
1099	<input type="checkbox"/>	<input type="checkbox"/>
Lease(s) for investment properties not on Schedule E	<input type="checkbox"/>	<input type="checkbox"/>
Initial Disclosures		
Initial Escrow Account Disclosure	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated business disclosure	<input type="checkbox"/>	<input type="checkbox"/>
Itemized Fee Worksheet	<input type="checkbox"/>	<input type="checkbox"/>
Service Provider List (SSPL)	<input type="checkbox"/>	<input type="checkbox"/>
Service Transfer disclosure	<input type="checkbox"/>	<input type="checkbox"/>
State Specific disclosures	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Authorizations	<input type="checkbox"/>	<input type="checkbox"/>
Right to Receive copy of Appraisal/Appraisal Valuation Acknowledgement	<input type="checkbox"/>	<input type="checkbox"/>
Intent to Proceed	<input type="checkbox"/>	<input type="checkbox"/>
Credit Score Notice to Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Anti-Steering	<input type="checkbox"/>	<input type="checkbox"/>
Signature Name Affidavit	<input type="checkbox"/>	<input type="checkbox"/>
Compliance Agreement	<input type="checkbox"/>	<input type="checkbox"/>
Payment (First Payment) Letter to Borrower	<input type="checkbox"/>	<input type="checkbox"/>
USA Patriot Act Information Form	<input type="checkbox"/>	<input type="checkbox"/>
Combined Disclosures	<input type="checkbox"/>	<input type="checkbox"/>
Insurance		
Homeowners Insurance - reflecting premium	<input type="checkbox"/>	<input type="checkbox"/>
Flood Insurance - reflecting premium	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Insurance		
Mortgage Insurance Certificate - reflecting premium	<input type="checkbox"/>	<input type="checkbox"/>
Texas 50(a)(6) Loans		
Texas 50(a)(6) Related Documentation	<input type="checkbox"/>	<input type="checkbox"/>
Title		
Commitment	<input type="checkbox"/>	<input type="checkbox"/>
Final Policy	<input type="checkbox"/>	<input type="checkbox"/>
Endorsements	<input type="checkbox"/>	<input type="checkbox"/>
Attorney Legal Opinion of Address and Taxes (used as Abstract Title)	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement	<input type="checkbox"/>	<input type="checkbox"/>
VA		
Repair Inspection	<input type="checkbox"/>	<input type="checkbox"/>
Finding Fee Receipt	<input type="checkbox"/>	<input type="checkbox"/>
VA - Addendum to Loan Application	<input type="checkbox"/>	<input type="checkbox"/>

MPF QC Documentation Checklist

Amendatory Clause (For Purchases Only)	<input type="checkbox"/>	<input type="checkbox"/>
Interest Rate Reduction Refinancing Worksheet 26-8923	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Value	<input type="checkbox"/>	<input type="checkbox"/>
Report & Certification of Loan Disbursement 26-1820	<input type="checkbox"/>	<input type="checkbox"/>
Loan Summary 26-0286	<input type="checkbox"/>	<input type="checkbox"/>
Loan Guaranty Certificate 26-1899	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of Eligibility Form 26-1880	<input type="checkbox"/>	<input type="checkbox"/>
CAIVRS	<input type="checkbox"/>	<input type="checkbox"/>
SAM/LDP/GSA search	<input type="checkbox"/>	<input type="checkbox"/>
Reserves or National Guard Status	<input type="checkbox"/>	<input type="checkbox"/>
Verification of VA Benefits 26-8937	<input type="checkbox"/>	<input type="checkbox"/>
Child Care Letter	<input type="checkbox"/>	<input type="checkbox"/>
Builder ID Letter for New Construction	<input type="checkbox"/>	<input type="checkbox"/>
Loan Analysis Worksheet 26-6393	<input type="checkbox"/>	<input type="checkbox"/>
12 month or life of loan mortgage history	<input type="checkbox"/>	<input type="checkbox"/>
Interest Rate Reduction Comparison	<input type="checkbox"/>	<input type="checkbox"/>
Assumption Policy Rider	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Docs		
Sales Contract and all Addenda (fully executed)	<input type="checkbox"/>	<input type="checkbox"/>
Sales Contract of pending sale for other real estate	<input type="checkbox"/>	<input type="checkbox"/>
Power of Attorney	<input type="checkbox"/>	<input type="checkbox"/>
Leasehold Agreement	<input type="checkbox"/>	<input type="checkbox"/>
PFI Comments		

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