

**Freddie Mac Anti-Predatory Lending Compliance  
Review Documentation Checklist**

**Seller/Servicer #:** \_\_\_\_\_ **Freddie Mac Loan #:** \_\_\_\_\_  
**Contact Name:** \_\_\_\_\_ **Phone #:** \_\_\_\_\_  
**Email Address:** \_\_\_\_\_ **Fax #:** \_\_\_\_\_

Provide ONE legible copy of the documentation applicable to the loan, program and commitment. Electronically delivered documentation must be encrypted.

<b>ALL MORTGAGES</b>			
<i>The following documents are required for all mortgages as applicable. See below for additional requirements for other specific loans/programs/commitments.</i>			
<b>Critical Loan Documentation</b>		<b>Included</b>	<b>N/A</b>
1.	<b>Borrower Signature Authorization Form</b>	<input type="checkbox"/>	<input type="checkbox"/>
2.	<b>Borrower Rate Lock Agreement or Disclosure</b> - For loans with initial loan applications dated on and after 10/01/2009	<input type="checkbox"/>	<input type="checkbox"/>
3.	<b>HUD-1/Settlement Statement/TRID Closing Disclosure</b> - Provide final version of applicable document	<input type="checkbox"/>	<input type="checkbox"/>
4.	<b>Loan Application: Uniform Residential Loan Application (Form #65)</b> - Include the initial (often handwritten) dated loan application.	<input type="checkbox"/>	<input type="checkbox"/>
5.	<b>Mortgage Insurance Certificate</b> - include any information related to the status of the mortgage insurance (e.g. – rescission/denial notices, explanation for unavailability of Mortgage Insurance)	<input type="checkbox"/>	<input type="checkbox"/>
6.	<b>Note</b>	<input type="checkbox"/>	<input type="checkbox"/>
7.	<b>Truth-In-Lending Disclosure</b> - Provide the final disclosure	<input type="checkbox"/>	<input type="checkbox"/>
<b>Additional Required Loan Documentation</b>		<b>Included</b>	<b>N/A</b>
8.	<b>Affiliate Business Disclosure</b>	<input type="checkbox"/>	<input type="checkbox"/>
9.	<b>Concurrent Subordinate Mortgage</b> - Include the <b>Note</b> and <b>Closing Disclosure/ HUD-1</b> for the subordinate mortgage if made by the same creditor or an affiliate	<input type="checkbox"/>	<input type="checkbox"/>
10.	<b>Date Interest Rate Set/Date Rate Locked</b> , if not clear on the rate lock confirmation:	Date: _____	<input type="checkbox"/>
11.	<b>Date of Original Loan Application</b> , if not clear on the Uniform Residential Loan Application (Form #65)	Date: _____	<input type="checkbox"/>
12.	<b>Lender Compensation</b> - Indicate the total amount of loan originator compensation, expressed in dollars, determined in accordance with 12 C.F.R. 1026.32(b)(1)(ii) in Regulation Z, Truth in Lending. <i>Please do not include compensation that has already been included as a finance charge on the Closing Disclosure/ HUD-1 Settlement Statement.</i>	Amount: _____	<input type="checkbox"/>
<b>Discount Point Information</b>		<b>Included</b>	<b>N/A</b>
Provide the following information <b>only</b> if borrower paid discount points (Bona Fide Discount Points) were excluded from the total points and fees calculated in accordance with 12 C.F.R. 1026.32(b)(1)			
13.	The <b>amount</b> of excluded Bona Fide Discount Points, expressed in percent, determined in accordance with 12 C.F.R. 1026.32(b)(1)(i)(E) & (F) in Regulation Z, Truth in Lending	%: _____	<input type="checkbox"/>
14.	The <b>interest rate</b> closest to par offered to the borrower before payment of discount points	%: _____	<input type="checkbox"/>
15.	The <b>average prime offer rate</b> , determined under 12 C.F.R. 1026.35(a)(2) in Regulation Z, Truth in Lending, as of the date the transaction's rate is set	%: _____	<input type="checkbox"/>
16.	The <b>amount</b> by which the interest rate was reduced (example: 0.125; 0.25; 0.50; 1.00 etc.), if the Bona Fide Discount Points reduced the interest rate	%: _____	<input type="checkbox"/>

Freddie Mac Anti-Predatory Lending Compliance  
Review Documentation Checklist

REFINANCE MORTGAGES			
<i>The following are additional documents required for all refinance mortgages.</i>			
Loan Documentation		Included	N/A
17.	<b>Payoff Statement</b> - For refinance loans where the loan refinanced was originated or is currently held by the same lender or an affiliate of the lender; include for the loan that was refinanced	<input type="checkbox"/>	<input type="checkbox"/>
STATE SPECIFIC MORTGAGES			
<i>The following are additional documents required for loans originated in specific states.</i>			
Arkansas & Georgia		Included	N/A
18.	<b>Attorney Choice Disclosure</b>	<input type="checkbox"/>	<input type="checkbox"/>
New Mexico		Included	N/A
19.	<b>Attorney Choice Disclosure</b>	<input type="checkbox"/>	<input type="checkbox"/>
20.	<b>Refinance Mortgages only - Documentation and/or worksheet</b> (including any affidavit) used to establish benefit to the borrower, under the state's standard	<input type="checkbox"/>	<input type="checkbox"/>