



## HECM Submission Checklist

- \_\_\_ Flood Certificate
- \_\_\_ Flood Insurance- **if applicable**
- \_\_\_ FHA Connection- **(MUST REFLECT JMAC LENDING AS LENDER)**
- \_\_\_ Initial Application (1009) - (4 pages)
- \_\_\_ Initial Application Addendum (HUD/VA addendum)
- \_\_\_ Good Faith Estimate
- \_\_\_ 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
- \_\_\_ Equal Credit/Fair Credit/Govn't Loans
- \_\_\_ 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
- \_\_\_ Customer Identification - Patriot Act
- \_\_\_ Reverse Mortgage Repair Acknowledgment
- \_\_\_ Occupancy Certification
- \_\_\_ Lead Based Paint Certification
- \_\_\_ HECM Anti-Churning Disclosure **-(REQUIRED for HECM to HECM refinances)**
- \_\_\_ HECM Refinance Worksheet - **(REQUIRED for HECM to HECM refinances)**
- \_\_\_ Counseling Disclosure
- \_\_\_ List of HUD Approved Counselors
- \_\_\_ Counseling Certificate
- \_\_\_ LDP print out
- \_\_\_ GSA print out
- \_\_\_ CAIVRS print out
- \_\_\_ Credit Report - Tri-merge
- \_\_\_ Social Security number verification
- \_\_\_ Evidence of DOB
- \_\_\_ VOD/Gift Letter - **if applicable**
- \_\_\_ Attorney Opinion Letter & Copy of Trust Agreement (all pages, amendments) - **if closing in a Trust**
- \_\_\_ Guardianship, Conservatorship, Power of Attorney - **if closing with a POA**
- \_\_\_ Affiliated Business Arrangement Disclosure Statement - **if applicable**
- \_\_\_ Ownership Interest Certification - **if removing spouse/other party from title**
- \_\_\_ Certificate Regarding Hotel & Transient Use - **if property is multi-unit**
- \_\_\_ Preliminary Title Report
- \_\_\_ Last Vesting Deed- **(Must include 24 months chain of Title)**
- \_\_\_ Repair Inspections/bids - **if applicable**
- \_\_\_ Condominium documentation- FHA approved Condo ID or Spot Condo affidavit