

All purchase packages sent to SWMC should be submitted in a manila folder labeled with the borrower's name, loan number, and your company's name. The purchase package should include the following documentation and be delivered in the order listed below. A \$5.00 file preparation fee may be assessed for any package that does not meet these standards. SWMC will not purchase the loan if the package does not meet SWMC's approval.

LEFT SIDE:

- *Broker Approval Sheet (2nd copy)
- *Prelim(2nd copy)
- *Escrow Instructions (2nd copy)
- *Vesting deeds (2nd copy) *if applicable*
- *Affidavit of death(2nd copy) *if applicable*
- *VOD/Gift Letter (2nd copy) *if applicable*
- *Final HUD-1 (2nd copy)
- *Appraisal (2nd copy)
- *Principal Limit Lock (2nd copy)
- *Case Number Assignment (2nd copy)
- Wire Instructions
- Closing Instructions (*include endorsements*)
- Evidence of Insurance
- Transfer of Insurance Letter
- Final HUD-1
- Addendum to HUD-1
- HECM Calculations
- 1st DOT with Applicable Riders
- 2nd DOT with Applicable Riders
- 1st Note (original with Allonge)
- 2nd Note (certified copy)
- Loan Agreement with Exhibit 1, 2, and 3 (*3 only applicable if repair rider present*)
- TIL
- Notice of Right to Cancel
- Confirmation
- Electronic Transfer Request
- Notice to Borrower re: late payments
- Flood Certification
- Compliance Agreement
- Choice of Insurance Option
- Third Party Fees Disclosure
- Hold Harmless
- Mailing Address Affidavit
- Name Affidavit
- Notice of Assignment of Servicing/Good Bye Letter
- Hotel and Transient (*if applicable*)
- Invoices (*Appraisal, Credit Report, Flood Cert, etc...*)
- Proof MIP Paid
- Firm Commitment from HUD (applicable for HUD test cases)
- HUD Report Card (applicable for HUD test cases)

RIGHT SIDE:

- Broker's Condition Sheet
- HECM Counseling Certificate
- 2900-HUD Addendum to URLA 1009 (Final and Original)
- Picture ID and Verification of SSN
- Credit Report
- LDP
- GSA
- CAIVRS
- VOD/Gift Letter (*if applicable*)
- Payoff Demands (*if applicable*)
- Grant Deeds, Quitclaim Deeds, etc...
- POA Documents (*if applicable*)
- Escrow Instructions
- Trust Documents (*if applicable*)
- Prelim
- Repair Set Aside Worksheet (*if applicable*)
- Termite Report
- Bids for any required work (*if applicable*)
- Case Number Assignment
- Appraisal Log In
- Conditional Commitment (92800.5B)
- Original Appraisal
- Anti Churning Form (*if applicable*)
- Principal Limit Lock
- Initial Disclosures
 - Loan Comparison
 - Amortization Schedule
 - Good Faith Estimate
 - Important Terms Disclosure
 - Other Notifications
 - Excessive Fees Disclosure
 - Tax&Insurance Disclosure
 - ECOA Notice
 - CA Annuity Disclosure (if CA)
 - Affiliated Biz Arrangement
 - Patriot Act Disclosure
 - General Authorization/Joint Application/Bankruptcy Statement
 - Anti-Churning (if applicable)
 - Fair Lending Notice
 - Lead Based Paint Cert (if applicable)
- Borrower's Notifications
- TALC