



Alliance Bay Funding, Inc.
 Address: 37600 Central Ct. Ste. 264, Newark, CA 94560
 CalBRE #: 1522539/ NMLS#: 249903

POST CLOSING AUDIT PREPARATION/REGULATORY COMPLIANCE CHECKLIST

Borrower Name: _____ Loan Number _____
 Date Loan Closed _____ Owner Occupied _____
 Loan Amount _____ Initial Interest _____
 Loan Type _____ Rate _____
 Investor Name: _____ Loan Term _____
 Date Funds Received: _____
 Application Date: _____
 LE Date: _____
 CD Date: _____

Fee/Cost Reconciliation

| | |
|---|-----|
| Application Fees Received: (Attach Check Copy) | +\$ |
| Appraisal Fee (Attach Bill Copy) | -\$ |
| Credit Report Fee (Attach Bill Copy) | -\$ |
| Other Fees Describe: | -\$ |
| Other Fees Describe: | -\$ |
| Amount to Collect (-) Refund (+) | |



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Record Retention Checklist

| Broker | Document |
|--------|---|
| | Initial Loan Application Form (1003 – URLA, 2900) – HMDA Data |
| | Final Typed Loan Application (1003) and Transmittal Summary (1008, HUD Form 92900-LT/Underwriting Worksheet, 1802) |
| | Credit Package Exhibits – Ability to repay (Qualified Mortgage Report) |
| | Executed Closing Disclosure and Attachments |
| | Loan Estimate (apps after 8/1/15) and Required Providers Disclosure within 3 days of Application (GFE/TIL for HECM or HELOC) |
| | Notice of Intent to Proceed (All Borrowers) |
| | Changed Circumstances Re-issues |
| | Loan Commitment/Loan Approval Notification |
| | Verbal Verification of Employment |
| | Adverse Action Letter/Notice of Withdrawal and Initial ECOA Disclosure |
| | Final Executed Sales Contract and Earnest Money Deposit |
| | Copy of Appraisal – Approved Appraiser |
| | Evidence of Sufficient Funds to Close |
| | Copies of Checks Received from Borrower – Identify Appraisal, Credit, Other |
| | Copies of All Invoices in Case for Appraisal Credit Report, Review Appraisal, Final Inspections, Condominium Documents, Courier Receipts, Federal Express Bills, Telephone Logs for Long Distance, etc. |
| | Copies of Funding Check(s) |
| | Affiliated Business Arrangement Disclosure (If applicable) |
| | Loan Estimate and Notice of Right to Cancel (Refinance - N/A for Investment) |
| | All Applicable Federal & State Disclosures (See Initial Disclosures Sheet) |
| | Equal Credit Opportunity Act Rights(ECOA), Appraisal Copy Notice |
| | Fair and Accurate Credit Transactions Act Disclosure(FACT) – Credit Score |
| | Blanket Credit Authorization and 4506 |
| | Risk Based Pricing Score Disclosure (Credit Score Info. Disclosure) |
| | Mortgage Loan Disclosure Statement Traditional (882/883) / Non-Traditional (885) |
| | Tangible Net Benefit Disclosure |
| | Privacy Act Disclosure |
| | Flood Zone Determination (Flood Certification) (If applicable) |
| Lender | Title Insurance Commitment/Binder |
| NOT | Notice of Survey Type/Survey/Plat |
| Broker | Transfer of Servicing Disclosure and Loan Sale Notification (Good-Bye Letter) |
| | Promissory Note/Deed of Trust/Mortgage |
| | Recordation/Recording Receipt |

NOTE: You must retain original credit file exhibits for Ability to Repay.