



BORROWER NAME: Vickers
 Your Funder's: Vicki Greene
 EMAIL: VIKI.GRENE@F3.COM

LOAN # 420761321
 PHONE

DISBURSEMENT DATE
 815-216-2504

12/10/14

EMAIL SIGNED DOCUMENTS TO Mortgage.Closing@F3.com & Vicki.Greene@F3.com

Fully complete this list, sign & email checklist along with documents for funding authorization prior to disbursement

- HUD: Whole Document matches the Approved Imaged HUD; Prepaid Interest/Credit and Escrows | Borrower's name(s) and Property address matches name(s) and address on closing documents | Settlement and Disbursement dates are correct | Title Company, Loan number, and Borrower's names filled in correctly | Signed by Borrower, Settlement Agent, and Seller, if applicable | Addendum to HUD-1 Itemizing Seller Concessions
- NOTE: Closing Date Matches | Property Address Matches | Lender's name is printed | Loan Amount Matches | Interest Rate Matches | First Payment and Maturity Dates Matches | Monthly Payment Amount Matches | Signed by ONLY the borrowers - no additional signatures | If signed by POA, signature format is acceptable
- Mortgage: Loan amount matches | Vesting matches title | Trustee info is entered if applicable | County matches county in the legal description | Legal Description is attached | All applicable riders are attached and match the checked boxes on page 2 | All pages of Mortgage and Riders are initialed where indicated | Signature page is signed by all vested parties including spouses if applicable | Notary Acknowledgment is completely filled in; including Notary signature/sex/date per state guidelines | Notary Acknowledgment includes all names of persons signing the Mortgage/Riders
- Errors and Omissions: Notary, signed and fully completed (non borrowing spouse to sign)
- Affidavit of Occupancy & Authorization to Reverify: Item 3 to be completed on Affidavit of Occupancy | Authorization to Reverify to be signed and dated
- Closing Instructions: Pages 7 and 8 to be executed
- 1003 Final Application: All pages are initialed by borrower (and co borrower if applicable) | Joint Application signed on top of page 1 by both borrowers | All Applications on Pages 4 and 5 are signed by borrower (and co borrower if applicable)
- TIC: Signed and dated correctly by all borrowers | Signatures of all non-borrowers (dower/homestead and titled parties) are present with dates
- Payer: All information is filled in: Correct Bank Name, Correct Account number, Routing number | Signed and dated by borrowers | If borrower declines/refuses to sign - STOP IMMEDIATELY - LOAN MUST BE CANCELLED AND RECLOSED
- Name Affidavit: Required if name on documents does not match exactly to the Title's vesting - showing ALL variations | Required if part of closing condition | Signed and properly notarized
- GFE Acknowledgment: Signed and dated by borrowers
- Title Commitment: Copy of Title Commitment dated within 90 days | Required if part of closing condition | Loan policy amount covers loan amount | Proposed insured reads Fifth Third Mortgage Company ISADA or Fifth Third Mortgage, MI-LLCISADA for Michigan properties
- Closing Protection Letter: Present within 90 days of closing
- Tax Documents: Tax Returns | 4506T
- Riders: Condo Rider
- Riders: 2nd Home Rider

RETURN CLOSING PACKAGE AFTER FUNDING HAS BEEN AUTHORIZED AND ALL CORRECT DOCS ARE IN THE PACKAGE TO:

FIFTH THIRD MORTGAGE COMPANY
 5050 Kingsley Drive, Mail Drop 5100CBQ, Cincinnati, OH 45263

- Any Corrections made to the NOTE or MORTGAGE/DEED OF TRUST or CLOSING FIGURES have been approved by Fifth Third's Funder named above
- All Borrower(s) signed ALL documents where indicated EXACTLY as their name(s) appear
- POWER OF ATTORNEY (if applicable) - approved by Fifth Third and exact signing instructions received
- Title Company is insuring all Survey Matters
- Hazard Insurance Mortgage Clause Reads
 Fifth Third Bancorp ISADA
 PO Box 138 Amelia, OH 45102-0138

****IF THIS LOAN DOES NOT DISBURSE, PLEASE CONTACT THE CLOSING DEPARTMENT IMMEDIATELY AT 815-216-2504****

I HEREBY CERTIFY THAT I HAVE COMPLIED WITH ALL INSTRUCTIONS AND AGREE TO ASSIST IN CORRECTING ANY ERRORS OR OMISSIONS AS A RESULT OF NON-COMPLIANCE

Title Company Closer Information

Name _____
 Date _____
 Phone number _____
 Email address _____

CONFIDENTIAL

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EFTA_00142193

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