

Instructions Page

Purpose

As detailed in Chapter 8 of the MPF Program Guide, the MPF Quality Control Department may request a selection of loans for review. The QC Documentation Checklist provides details on the specific documentation the PFI must provide in response to a request for loan review by the MPF Quality Control Department and must be uploaded with the responsive documentation to eMAQCS®plus.

Preparation

- **When:** PFIs must use this form to ensure all appropriate documentation is being provided in response to an MPF Quality Control Department request.
- **Who:** This form should be used and completed by the PFI employee responsible for compiling and uploading files to eMAQCSplus.
- **How:** The completed form must be submitted as a PDF.

Submission

- **When:** The PFI must respond to the request within fifteen (15) days of the date of the MPF Quality Control Department request.
- **How:** The PFI must submit the completed form (in PDF format) and any supporting documentation (in PDF format) through.
- **To Whom:** The PFI must submit the completed form and any supporting documentation through eMAQCSplus at <https://eMAQCS.covius.com>.

The Servicer should retain a copy of the completed form for their own records.

Additional Guidance

For questions or assistance, please contact the MPF Service Center by using one of the following options:

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhlbc.com
- Phone: (877) 345-2673

Helpful Hints

- Include only one legible copy of each document requested.
- Order IRS Tax Transcripts upon receipt of the order if they are not in file.
- Ensure documentation provided meets AUS or manual underwriting requirements.

MPF® Quality Control Document Worksheet

PFI Contact Name:		
PFI Contact Information (phone number and/or email):		
NOTE: This checklist assists lenders in compiling a mortgage file to be submitted to the MPF Program for a post-purchase quality control review. Using this checklist can minimize follow-up documentation requests. Provide ONE legible copy of the documentation requested.		
QUALITY CONTROL DOCUMENTATION CHECKLIST	Included	N/A
Approval/AUS Reports		
1008 - Uniform Underwriting and Transmittal Summary	☒	☐
DU - Fannie Mae Desktop Underwriter	☐	☒
LPA - Loan Product Advisor	☒	☐
GUS (USDA)	☐	☒
Application		
1003 Initial	☒	☐
1003 Final	☒	☐
Permanent Resident Alien Card (Green Card) VISA	☐	☒
Demographic Information Addendum	☒	☐
Appraisal		
Uniform Standard Appraisal - color photos as required	☒	☐
442 Completion Cert or 1004D	☐	☒
UCDP	☐	☒
Assets		
Checking, Savings, CD Statements, Bank and Credit Union	☒	☐
Verification of Deposit	☐	☒
Deposit (Large) - documented or increase in balance	☐	☒
Earnest Money Deposit - documented	☒	☐
Gift Letter, proof of donor availability and transfer of gift funds	☐	☒
Closing Disclosure/Settlement Statement from sale of property	☒	☐
IRA (Trad IRA, Roth IRA, SEP IRA) 401K statements	☐	☒
Investment Statements	☒	☐
Stock, Stock Options, Bonds, Mutual Funds	☐	☒
Collateral Docs		
Note	☒	☐
Deed of Trust _Mortgage	☒	☐
Any Required Rider(s) - PUD, 1 to 4 Family, etc.	☒	☐
Subordination Agreement	☐	☒
Deed of Trust Assignment	☐	☒
Deed of Trust Allonge	☐	☒
Deed of Trust Endorsement	☐	☒

MPF® Quality Control Document Worksheet

Compliance		
Initial and Final Loan Estimate	☒	☐
Loan Estimate - Proof of Delivery and Receipt (Signed)	☒	☐
Closing Disclosure - all versions	☒	☐
Closing Disclosure - Proof of Delivery and Receipt (Signed)	☒	☐
Closing Disclosure - Seller, for all purchases	☒	☐
Notice of Intent to Proceed	☒	☐
Vendor Compliance Report, if available	☒	☐
Change of Circumstance	☐	☒
E-signature Certification of Completion (certification that provides proof to all parties of the transaction, that includes information from the audit trail, illustrating who signed, timestamps detailing when and where each person signed, and the completed document itself)	☐	☐
Right of Rescission	☐	☐
Rate Lock Date or Rate Lock Agreement with borrower(s)	☐	☐
Homebuyer Education Certificate	☐	☐
List of Homeownership Counseling Organizations	☐	☐
QM Status report	☐	☐
QM Findings	☐	☐
QM Points and fees	☐	☐
ATR Worksheet	☐	☐
Condominium/HOA		
Condominium - Questionnaire	☐	☐
Condominium master insurance policy	☐	☐
Fannie Mae - CPM or PERS	☐	☐
Freddie Mac - Condo approval of project	☐	☐
Court Documents		
Divorce decree or separation agreement	☐	☐
Child Support Order - proof of three-year continuance	☐	☐
Bankruptcy Documents	☐	☐
Agreed Judgment and Payment Order	☐	☐
Attorney and Insurance Agent Preference	☐	☐
Attorney and title insurance Disclosure	☐	☐
Attorney Designation Letter	☐	☐
Attorney General's mortgage Lender Disclosure	☐	☐
Breach of Contract	☐	☐
Right to Attorney	☐	☐

MPF® Quality Control Document Worksheet

Credit		
Credit Report	☐	☐
Credit Supplement /Soft Pull, as applicable	☐	☐
Letter of Explanation, as applicable	☐	☐
Subordinate Financing Terms	☐	☐
Documentation of Real Estate Taxes for subject & investment properties not on Schedule E	☐	☐
Decision Support Tools		
Income calculation/liability worksheet - for all income types	☐	☐
OFAC Search Confirmation	☐	☐
Drive Report	☐	☐
Fraud Guard	☐	☐
History Pro	☐	☐
Compliance Ease	☐	☐
Fraud Manager	☐	☐
Compliance Summary	☐	☐
Informative Research or PitchPoint	☐	☐
FraudPlus	☐	☐
FHA		
FHA - Addendum to Loan Application	☐	☐
CAIVRS	☐	☐
Loan UW & Trans Summary 92900-LT	☐	☐
Disclosure Amendatory Clause	☐	☐
Notice to Homebuyer 92900-B	☐	☐
Protection Disclosure 92564	☐	☐
Conditional Commitment Form 92800.5B	☐	☐
Compliance Inspection Report 92051	☐	☐
Refinance Authorization	☐	☐
Flood		
Flood Determination Certificate	☐	☐
Notification of Special Flood Zone	☐	☐
Income		
Paystub with year-to-date earnings	☐	☐
Written Verification of Employment	☐	☐
Verbal Verification of Employment	☐	☐
Federal Tax Return(s), as applicable for employment type and guideline/AUS	☐	☐
Income calculation/liability worksheet - for all income types	☐	☐
W-2	☐	☐
Social Security Award Letter	☐	☐
Pension Letter	☐	☐
K1s	☐	☐

MPF® Quality Control Document Worksheet

IRS Tax Transcripts (Personal and all Businesses)	☐	☐
Automated Income Assessment - include all applicable third-party verifications, reports, worksheets and other required documentation	☐	☐
Employment letter/contract (fully signed)	☐	☐
Disability payment notification	☐	☐
1099	☐	☐
Lease(s) for investment properties not on Schedule E	☐	☐
Initial Disclosures		
Initial Escrow Account Disclosure	☐	☐
Affiliated business disclosure	☐	☐
Itemized Fee Worksheet	☐	☐
Service Provider List (SSPL)	☐	☐
Service Transfer disclosure	☐	☐
State Specific disclosures	☐	☐
Borrower's Authorizations	☐	☐
Right to Receive copy of Appraisal/Appraisal Valuation Acknowledgement	☐	☐
Intent to Proceed	☐	☐
Credit Score Notice to Applicant	☐	☐
Anti-Steering	☐	☐
Signature Name Affidavit	☐	☐
Compliance Agreement	☐	☐
Payment (First Payment) Letter to Borrower	☐	☐
USA Patriot Act Information Form	☐	☐
Combined Disclosures	☐	☐
Insurance		
Homeowners Insurance - reflecting premium	☐	☐
Flood Insurance - reflecting premium	☐	☐
Mortgage Insurance		
Mortgage Insurance Certificate - reflecting premium	☐	☐
Texas 50(a)(6) Loans		
Texas 50(a)(6) Related Documentation	☐	☐
Title		
Commitment	☐	☐
Final Policy	☐	☐
Endorsements	☐	☐
Attorney Legal Opinion of Address and Taxes (used as Abstract Title)	☐	☐
Trust Agreement	☐	☐
VA		
Repair Inspection	☐	☐
Finding Fee Receipt	☐	☐
VA - Addendum to Loan Application	☐	☐

MPF® Quality Control Document Worksheet

Amendatory Clause (For Purchases Only)	☐	☐
Interest Rate Reduction Refinancing Worksheet 26-8923	☐	☐
Notice of Value	☐	☐
Report & Certification of Loan Disbursement 26-1820	☐	☐
Loan Summary 26-0286	☐	☐
Loan Guaranty Certificate 26-1899	☐	☐
Certificate of Eligibility Form 26-1880	☐	☐
CAIVRS	☐	☐
SAM/LDP/GSA search	☐	☐
Reserves or National Guard Status	☐	☐
Verification of VA Benefits 26-8937	☐	☐
Child Care Letter	☐	☐
Builder ID Letter for New Construction	☐	☐
Loan Analysis Worksheet 26-6393	☐	☐
12 month or life of loan mortgage history	☐	☐
Interest Rate Reduction Comparison	☐	☐
Assumption Policy Rider	☐	☐
Real Estate Docs		
Sales Contract and all Addenda (fully executed)	☐	☐
Sales Contract of pending sale for other real estate	☐	☐
Power of Attorney	☐	☐
Leasehold Agreement	☐	☐
PFI Comments		

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