

**FORENSIC MORTGAGE AUDIT QUESTIONNAIRE**  
**(If you cannot remember just leave blank)**

Present Lender Name: \_\_\_\_\_

Lender Loan/Account #: \_\_\_\_\_

- |   |                      |
|---|----------------------|
| Is this your primary residence?   | Yes / No / N/A       |
| Is this a refinance or a purchase loan?   | Refinance / Purchase |
| Are you behind on your payments?  | Yes / No / N/A       |
| Is the loan in default?   | Yes / No / N/A       |
| Are you in foreclosure?   | Yes / No / N/A       |
| In what month/year was your last payment applied (i.e., Feb '09)?   | _____                |
| Did you ever try to cancel your loan before or after closing within 3-Days?   | Yes / No / N/A       |
| Is the lender listed on your closing papers the same as the lender you pay today?   | Yes / No / N/A       |
| Did you receive notification that your loan was being transferred to another servicer within 30 days of it being transferred? | Yes / No / N/A       |
| If you have an escrow account, have you received your annual escrow statement each year?                                      | Yes / No / N/A       |
| Have you been notified that you can get written Confirmation of your obligation?  | Yes / No / N/A       |
| Did you report disability income on your loan application?  | Yes / No / N/A       |
| Did you report workmen's compensation on your loan application?   | Yes / No / N/A       |
| Did you receive your credit scores in writing?  | Yes / No / N/A       |
| Were any RESPA formal requests (QWRs) sent?   | Yes / No / N/A       |
| Did the lender respond to your questions within 30 days of receiving the QWR?   | Yes / No / N/A       |
| If a refinance, was the borrower solicited?   | Yes / No / N/A       |
| If refinance, did it occur within 3 years of a prior refinance?   | Yes / No / N/A       |
| Was the borrower initially offered a lower rate than on the final note?   | Yes / No / N/A       |
| Did the borrower make any additional principal payments?  | Yes / No / N/A       |
| Would you like an Attorney Consultation or Referral?  | Yes / No / N/A       |



**SECURITIZATION MORTGAGE AUDIT QUESTIONNAIRE**  
**(If you cannot remember just leave blank)**

Present Lender Name: \_\_\_\_\_

Lender Loan/Account #: \_\_\_\_\_

Is this a refinance or a purchase loan? Refinance / Purchase

Borrower's Social Security Number (Needed for Securitization Audits Only): \_\_\_\_\_

Did you provide the Mortgage? Yes / No / N/A

Did you provide the Note? Yes / No / N/A

Did you provide collection notices (i.e., Affidavits, Notice of Defaults, Assignment, etc.)? Yes / No / N/A

Did you check Fannie Mae & Freddie Mac websites to see if your loan is not owned by them? Yes / No / N/A

Would you like an Attorney Consultation or Referral? Yes / No / N/A

Date of Closing:

Is MERS involved: \_\_\_ YES / \_\_\_ NO [If yes please provide the MIN #] -  
\_\_\_\_\_

Is the Loan a: \_\_\_ First or \_\_\_ Second

Is the loan a HELOC? \_\_\_ YES / \_\_\_ NO

Type of Housing: \_\_\_ Condo \_\_\_ Single Family \_\_\_ PUD \_\_\_ Commercial

Type of Loan: \_\_\_ Purchase \_\_\_ Refinance \_\_\_ Equity takeout

Type of Purchase: \_\_\_ Investment \_\_\_ Owner Occupied

Please scan and email a complete copy of the following documents for the property.

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>• Deed of Trust or Mortgage</li><li>• Note or Rider</li><li>• Assignment of Deed or Mortgage</li><li>• Substitution of Trustee</li></ul> | <ul style="list-style-type: none"><li>• Notice of Default</li><li>• Notice of Trustee's Sale</li><li>• Deed Upon Trustee's Sale</li></ul> |
|--|---|

## REQUIRED DOCUMENT FORENSIC AUDIT CHECKLIST FORM

### **Forensic Mortgage Disclosure Audit**

- Customer Agreement (Only For Retail Clients)
- Mortgage Audit Questionnaire

### **Send ALL Closing Documents that you have.**

**Don't worry if You do not have all the documents below. They are just a guide.**

- Affiliated Business Arrangement Disclosure
- Appraisal at the time of Application – (please provide if you think your appraisal was done in error)
- CHARM Disclosure (if ARM Loan)
- Collection Notice/Correspondences from Lender's Attorney or Sheriff - if any
- Credit Score Disclosures
- ECOA Statement - Equal Credit Opportunity
- Escrow Analysis
- Good Faith Estimate(s)
- High Cost Mortgage Disclosures
- Home Equity Brochure (for open-end line of credit)
- HUD1 and Addendums from Closing
- Investigative Consumer Report Disclosure
- Last Escrow Annual Statement
- Mortgage / Deed of Trust / Security Instrument
- Most Recent Mortgage Statement
- Note
- Note Addendum and Modification
- Notice of Adverse Action
- Privacy Policy Notice
- RESPA Servicing Transfer Notice
- Right of Rescission or Right to Cancel Document
- Risk-Based Pricing Notice
- Survey or platt
- Title Policy or Title Commitment
- Truth-In-Lending Disclosure (at application)
- Truth-In-Lending Disclosure (at closing)
- Uniform Residential Mortgage Application (Form 1003) – All versions

\*\*The closing documents may be ordered if your client cannot provide some of the above items