

Ephesoft Transact 4Mortgage

Cloud-based mortgage processing
designed to reduce time-to-value



Introduction

Ephesoft Transact 4Mortgage simplifies and streamlines the classification of mortgage loan origination files. It can identify over 600 mortgage-related documents and allows customers to efficiently organize mortgage loan origination documents according to their own workflows.

The following sections will cover the features and benefits of Transact 4Mortgage, the different solutions available and licensing and deployment.

Features and Benefits

Ephesoft Transact 4Mortgage, available in the US only, includes over 600 document types that are already trained and configured for classification. This solution is designed to make classification of loan files as simple as possible and includes the following features and benefits:

Faster Time-to-Value

Configuring mortgage loan documentation in order to classify documents can be time consuming and inefficient. Ephesoft Transact 4Mortgage comes with over 600 pre-trained document types ready to classify new loan origination documents, accelerating time to value.

Custom Rules Supported in Classification Review

Ephesoft Transact 4Mortgage supports custom rules that allow users to split, merge and rearrange documents according to the targeted results.

Streamlined Processing

Ephesoft Transact 4Mortgage automates and streamlines classification, processing and storage for loan documents in large scale for the enterprise. Increasing your loan volume throughput will reduce your internal cost of document processing.

Document Types

The Ephesoft Transact 4Mortgage is available through two different offerings:

- **Standard Solution** — Provides classification for over 400 document types. This solution supports loan processing for conventional mortgage loans and the related documentation.
- **Premium Solution** — Provides classification for over 600 document types. This solution supports loan processing for conventional mortgage loan applications and FHA loans and includes all document types that are in the Standard Solution.

For a complete list of document types in each solution, please see **Appendix A**.



Appendix A

Standard Solution and Premium Solution Document Types

Document Description	Premium	Standard
1003 Loan Application	X	X
1008 Transmittal Summary	X	X
1098	X	X
1099	X	X
203K Borr Acknowledgement 92700A	X	
203K Consultant Report	X	
203K Contractor Bid	X	
203K Contractor Documentation	X	
203K Disclosures	X	
203K Draw Request	X	
203K Escrow Commit Cert	X	
203K Homeowner-Contractor Agrmnt	X	
203K Indem Short CI Funds	X	
203K Indemnification Agrmnt	X	
203K Max Mtge Wksht 92700	X	
203K Notice to Borr Ln Prog	X	
203K Rehab Agreement	X	
203K Rehab Self Help Agrmnt	X	
203K Repair Acct Int Rate Disc	X	
203K Req for Accept Changes 92577	X	
4506-8821	X	X
ACH Drafting Agrmnt	X	X
Acquisition Cost Certification	X	X
Adverse Action Notice	X	X
Allonge to Note	X	X
Alternative Credit	X	X
Anti-Steering Loan Options Disc	X	X
Application Affidavit SF-12	X	X

Document Description	Premium	Standard
Application Misc	X	X
Appraisal	X	X
Appraisal Related Documents	X	X
Appraisal Review (Desk or Field)	X	X
Appraisal-CompletionRpt 1004d	X	X
Articles of Incorporation	X	X
Asset Liquid Documents	X	X
Assignment of Mortgage	X	X
AUS Findings Report	X	X
Bank Statements	X	X
Birth Certificate	X	X
Bond Documents	X	
Borr Auth and Cert	X	X
Borr Commit Ltr-Prequal Ltr	X	X
Borr Contact Info	X	X
Brkr-Lender Proceeds Documentation	X	X
Broker Transfer Assignment	X	X
Builders Warranty	X	X
Buydown Agreement	X	X
CA Per Diem Disclosure	X	X
CAFA Part Lender Info	X	X
Cancelled Checks	X	X
Cash Flow Analysis	X	X
Certificate of Occupancy	X	X
Checklists-Stack Orders	X	X
Closing Disclosure FINAL	X	X
Closing Disclosure INITIAL	X	X
Closing Disclosure POST CONSUMMATION	X	X
Closing Docs	X	X
Closing Instructions	X	X

Document Description	Premium	Standard
Closing Protection Letter	X	X
Collateral Underwriter	X	X
Conditions	X	X
Condo Project Final Approval-FNMA	X	X
Condo PUD CCRs	X	X
Condo PUD Documentation - Misc	X	X
Condo PUD Warranty-FNMA FHLMC	X	X
Construction Misc	X	X
Consumer Loan Approval	X	X
Counseling Certificate	X	X
Cover-Fax-Transmittal Pgs	X	X
CPA letter-Self Employment	X	X
Credit Misc	X	X
Credit Report Lender	X	X
Death Certificate	X	X
Deeds-(Grant-Warranty-QC-Interspousal)	X	X
Delegation Authority	X	X
Disclosure Acknowledgment	X	X
Disclosures	X	X
Disclosures-State	X	X
Disposition Sent to Broker	X	X
Divorce-Separation-Alimony-Ch Support	X	X
Documentation of Energy Efficient Improvements	X	X
Early Check	X	X
Earnest Money-Closing Funds	X	X
Electronic Sig Confirm	X	X
Elevation Cert	X	X
Employment Contract	X	X
EPLS-GSA	X	X
Errors and Omissions-Compliance Agreement	X	X

Document Description	Premium	Standard
Escrow Advance Agrmnt	X	X
Escrow Holdback Agreement	X	X
Escrow Impound Acct Procedure Disc	X	X
Escrow Impound Election Auth	X	X
Escrow Instructions	X	X
Evidence of Disbursement	X	X
Fee Worksheet	X	X
FEMA Disaster Validation	X	X
FHA Anti-Flipping Worksheet	X	
FHA Appraisal Logging	X	
FHA Approved Condo Listing	X	
FHA Assumption-Release of Liability Disclosure	X	
FHA CAIVRS	X	
FHA Case Number Assignment Results	X	
FHA Conn Misc Processing	X	
FHA Prepayment Disclosure	X	
FHA Refinance Auth Results	X	
FHA Settlement Certification	X	
FHA UFMIP Transmittal-Receipt	X	
FHA VA Amendatory and Escape Clause	X	
FHA-VA Allowed-Disallowed Borr Pd Charges	X	
FHA-VA Misc Docs	X	
FHA-VA Warranty of Completion Construction 92544-A 26-1859	X	
First Lien Letter	X	X
First Payment Letter	X	X
Flood Cert	X	X
Flood Cert Transfer Notification	X	X
Flood Ins Transfer Letter	X	X
Flood Insurance	X	X
Fraudguard-ComplianceEase	X	X

Document Description	Premium	Standard
GFE	X	X
Gift Funds Documentation	X	X
Gift Letter	X	X
HARP Docs	X	X
Haz Ins Info	X	X
Haz-HO Insurance	X	X
HELOC	X	X
HOA Documentation	X	X
HOEPA TIL	X	X
Home Loan Tool Kit Guide	X	
Home Path Property Eligibility	X	X
Home Warranty	X	X
HomeReady Cnlsng Cert	X	X
HUD 92900-A	X	
HUD 92900-LT Loan Transmittal	X	
HUD Analysis of Appraisal Report 54114	X	
HUD Application for Prop Appr and Cond Commit 92800	X	
HUD Approved Counseling Agencies	X	
HUD Borr Contract Hotel Transient 92561	X	
HUD Builders Cert of Plans Specs Site 92541	X	
HUD Comp Inspection Rpt 92051	X	
HUD Conditional Commitment 92800_5b	X	
HUD Counseling Disclosure	X	
HUD For Your Protection Home Inspection 92564CN	X	
HUD Imptnt Notice to Homebuyer 92900b	X	
HUD Mortgage Ins Cert	X	
HUD Mortgagee Completion Assurance 92300	X	
HUD Mortgagee Record Change 92080	X	
HUD Notice to Purchasers Lead Paint	X	
HUD REO Docs	X	

Document Description	Premium	Standard
HUD Req for Ins Endorsement	X	
HUD Settlement Cost Booklet	X	
HUD Transmittal for Payment UFMIP 27001	X	
HUD-1 Settlement Stmt Other Prop	X	X
Identity of Interest	X	X
IL Pred Lending Registration	X	X
Income Calculation Worksheet	X	X
Income Documents	X	X
Income Misc	X	X
Income-Pay History	X	X
Initial Addendum to Application	X	X
Initial Escrow Account Statement	X	X
Instructions to Notary	X	X
Intent to Proceed	X	X
Internal-Apprsl Review Docs	X	X
Invoices	X	X
Judgments-Liens-Bankruptcy Docs	X	X
LDP List	X	X
LE Changed Circumstance Form	X	X
LE History	X	X
Lease Agreement	X	X
Legal Description	X	X
Lender Loan Response	X	X
Lender Misc Internal Docs	X	X
Letters of Explanation	X	X
Loan Applicant Profile SF-10	X	X
Loan Approval UW	X	X
Loan Detail Rpt (Doc Summary)	X	X
Loan Detail Rpt (Recd at Submission)	X	X
Loan Estimate	X	X

Document Description	Premium	Standard
Loan Modification Docs	X	X
Lock Confirmation	X	X
MA Review Board Notice	X	X
Marketing Opt Out Form	X	X
Marriage License	X	X
MERS Registration-Transfers	X	X
MERS Search Results	X	X
Mortgage History	X	X
Mtg Ln Origination-Mtg Brkr Agreement	X	X
Mtge Statement	X	X
MtgeSecurity Instr-Not Subj Transaction	X	X
Mtge-Security Instrument	X	X
Name Affidavit	X	X
Nearest Living Relative-Alternative Contact	X	
Net Tangible Benefit	X	X
NMLS License Verification	X	X
Non-Applicant Household Affidavit SF-15	X	X
Non-Borrowing Spouse Auth	X	X
Note	X	X
Notes-Not Subj Property	X	X
Notice of Incomplete Application (NOIA)	X	X
Notice of Settlement	X	X
Notice of Settlement-Not Subj Transaction	X	X
NTB Cert-Wksht	X	X
Occupancy Statement	X	X
OFAC - Credit Misc	X	X
Originator Fee Worksheet	X	X
Other Liab Stmt-Docs	X	X
Pay Stub	X	X
Payoff	X	X

Document Description	Premium	Standard
Payoff Statement	X	X
Permits and Inspections	X	X
Plat or Survey	X	X
PMI ApplicationQuote	X	X
PMI Cert-Activation	X	X
PMI Transfer Notification	X	X
Positive ID	X	X
Power of Attorney	X	X
Priv Pol with Mktg Option	X	X
Privacy Policy Notice	X	X
Profit and Loss Stmt	X	X
Proof of Recording	X	X
Property Detail Report-Profile-AVM	X	X
Property Inspection Waiver	X	X
Property Tax Bill	X	X
Purchase Advice	X	X
QM - ATR	X	X
Real Estate Sales Contract	X	X
Release of Lien	X	X
Retirement Asset Distribution	X	X
Retirement Asset Statement	X	X
Retirement Income Statement	X	X
Right of Recission	X	X
Road Maintenance Agrmnt	X	X
Roof-Well-Septic Certification	X	X
SAM Search	X	X
Scanning Coversheet	X	X
Secondary Financing Note	X	X
Self Employed Income Analysis Sheet	X	X
Settlement Service Providers	X	X

Document Description	Premium	Standard
Settlement Statement	X	X
Short Sale Approval	X	X
SSA 89	X	X
SSN Certification	X	X
SSN Verification	X	X
SSR	X	X
Submission-Registration Form	X	X
Subordination Agreement	X	X
Subordination Documentation	X	X
Tax Information Sheet	X	X
Tax Return Transcripts	X	X
Tax Returns	X	X
Termite Inspect Rpt and Clearance	X	X
Tidelands Search Rpt - Cert	X	X
Title Commit-Prelim	X	X
Title Policy	X	X
Title Related Documents	X	X
TPO Consumer Disp Notification	X	X
Transfer Notifications	X	X
Trust Agreement	X	X
Trustees Deed Upon Sale-Short Sale Doc	X	X
Truth-In-Lending Disclosure	X	X
UCD Feedback Cert	X	X
UCD FHLMC Transfer	X	X
UCD Findings Report	X	X
Unfiled	X	X
Unknown	X	X
US Patriot Act Disclosure	X	X
USDA Borrower Compliance Letter	X	
USDA Conditional Commitment SFH 3555-18	X	

Document Description	Premium	Standard
USDA Disclosures	X	
USDA Guarantee Fee Calculator	X	
USDA Guaranteed Lender Record Change 1980-11	X	
USDA Guaranteed Loan Closing Report 1980-19	X	
USDA Inc Determination Documentation	X	
USDA Lender Cert for SFH Guaranteed loan	X	
USDA LNG	X	
USDA Property Eligibility Documentation	X	
USDA Request Family Housing Loan Guarantee 3555-21	X	
USDA Request Reservation Funds 1980-86	X	
USDA SFH Guaranteed Annual Fee Amort	X	
USPS Verification	X	X
VA Active Notice Status	X	
VA Alive and Well Cert	X	
VA ARM Disclosure	X	
VA Assumption Advisement	X	
VA Builder's Cert of Warranty	X	
VA Cash Out Refi Statement	X	
VA Cert by Outside Lenders	X	
VA Cert of Release-Discharge DD214	X	
VA Certificate of Eligibility	X	
VA Child Care Provider Cert	X	
VA Comon Lender Certs	X	
VA Counseling Checklist for Military HO 26-0592	X	
VA Debt Questionnaire 26-0551	X	
VA Disability Questionnaire	X	
VA Fees Itemization	X	
VA Fixed Rate Mortgage Loan Disclosure	X	
VA Funding Fee Disclosure	X	
VA Funding Fee Submission Receipt	X	



Document Description	Premium	Standard
VA Interest Rate and Discount Disclosure	X	
VA IRRRL Case Order	X	
VA IRRRL Payment Certification	X	
VA IRRRL Worksheet 26-8923	X	
VA Lender Certification	X	
VA Lenders Notice of Value	X	
VA Loan Analysis 6393	X	
VA Loan Comparison	X	
VA Loan Guaranty Certificate 26-1899	X	
VA Loan Summary 26-0286	X	
VA Prior Loan Validation	X	
VA Report and Cert of Loan Disburse 26-1820	X	
VA Request for Certificate of Eligibility 26-1880	X	
VA Request for Certificate of Veteran Status 26-8261a	X	
VA Request for Determination of Value 26-1805	X	
VA Reserves-Natl Guard Cert	X	
VA Rights of VA Loan Borrowers 26-8978	X	
VA Transmittal List 26-0285	X	
VA Vet Acknowledgement Prop not Inspected	X	
VA Veterans Acknowledgement (Hold Harmless)	X	
VA Warranty of Completion	X	
Verif of VA Benefit-Related Indebtedness 26-8937	X	X
Verification of Residence	X	X
VOD	X	X
VOE	X	X
VOM-VOR	X	X
W2	X	X
W2 Verification	X	X
W9	X	X
W9 Verification	X	X

Document Description	Premium	Standard
WI Notice-Tax Payt Preferences	X	X
Wire Funding Detail	X	X
Wiring Instructions	X	X
Amortization Schedule	X	X
ARM Disclosure	X	X
Balloon Program Disclosure	X	X
Consumer Handbook on Adjustable Rate Mortgages	X	X
Controlled Business Arrangement Disclosure	X	X
ECOA Notice	X	X
Fair Lending Act Disclosure	X	X
Federal Collection Policy Notice F26-0503	X	X
Hazard Insurance Authorization and Requirements	X	X
Lock In Agreement	X	X
Privacy Policy Disclosure	X	X
Energy Efficient Fact Sheet (FHA-VA)	X	X
Lender Risk Analysis Report	X	X
Hold Harmless - Prop	X	X
Credit Sup	X	X
TXCO Ack of Fair Market Value	X	
TXCO Compliance Agreement	X	
TXCO Confirmation of Non-Cancellation	X	
TXCO Discount Point Acknowledgement	X	
TXCO Loan Agreement Addendum	X	
TXCO Texas Notice of Penalties Statement	X	
Appraisal Cover Page - Appraisals	X	X
Credit Rpt - Refresh	X	X
Appraisal Receipt-Waiver Confirm	X	X
Compliance Review Report	X	X
FNMA-FHLMC SSR	X	X
Right to Select Attorney	X	X

Document Description	Premium	Standard
AUS Desktop UW Findings Rpt	X	X
AUS GUS UW Findings and Analysis Rpt	X	X
AUS LoanProspector Feedback Cert	X	X
HMDA HOEPA Req Info Disc	X	X
Mtg Broker Compensation Agreement	X	X
Tax Returns-Cover Page	X	X
Truth-in-Lending FAQ	X	X
Truth-In-Lending Itemization of Amt Financed	X	X
Truth-in-Lending Payment Schedule	X	X
Truth-in-Lending Payoff Schedule	X	X
US Patriot Act Customer Identification	X	X
Verbal Credit Auth	X	X
Verbal VOE	X	X
VOE Lender Validation	X	X
VOE Work No	X	X
Consumer Cr Score-Notice to Hm Ln Applicant Discl	X	X
HPML Cert	X	X
FHA Total Scorecard	X	X
HUD-1 Settlement Statement	X	X
Appr Rpt for Lender Use-Dodd Frank	X	X
Ack of Receipt of GFE and TILA Disc	X	X
Escrow Waiver and Agreement	X	X
GFE New Construction Disc	X	X
Title Amndmnts and Supps	X	X
Appraisal Review Cover Pg	X	X
Closing Instructions - Supplemental	X	X
Closing Instructions Addendum	X	X
Closing Instructions General	X	X
Closing Instructions Specific	X	X
Disclosure Pkg Cover Page	X	X

Document Description	Premium	Standard
FACT Act Notice Furnishing Negative Info	X	X
Fair Credit Reporting Act	X	X
HERA-MDIA Acknowledgements	X	X
HMDA FFIEC Geocoding Info	X	X
HMDA Rate Spread Calculator	X	X
HUD Appraised Value Disclosure	X	
HUD-1 Attachments	X	X
HUD-1 Buyer-Seller Ack Cert and Receipt	X	X
HUD-1 Closing Statement (Buyer-Seller)	X	X
HUD-1 Settlement Agent Certification	X	X
Informed Consumer Choice Disclosure Notice	X	X
Joint Credit Disclosure	X	X
Mtge Rider 1-4 Family	X	X
Mtge Rider 2nd Home	X	X
Mtge Rider ARM	X	X
Mtge Rider Condo	X	X
Mtge Rider Fixed Rate	X	X
Mtge Rider MFCTRD Home	X	
Mtge Rider PUD	X	X
Mtge Rider VA Rider	X	
Mtge-Security Instrument Recording Pgs	X	X
Note ARM Addendum	X	X
Payoff - Net Escrows	X	X
Right to Receive Copy of Appraisal	X	X
Servicing Transfer Notice	X	X
Status Cert Affidavit	X	X
US Patriot Act Info Disclosure	X	X
Notary Acknowledgment	X	X
Ack of Receipt of Disclosures	X	X
Ack of Right to Request Cr Rpts	X	X

Document Description	Premium	Standard
Address Certification	X	X
AIR HVCC Lender Acknowledgement	X	X
Appliance Statement	X	X
Borr Cert to Lender	X	X
Borr Closing Cert	X	X
Borr Income Cert	X	X
Borrower Auth for Referral to Counseling	X	X
Borrower Cert for Credit Score Disc	X	X
Cert of Loans to One Borrower	X	X
Certification of Original Copies	X	X
Closing Agent Cert	X	X
Disb Auth-Loan Proceeds	X	X
Disc Tracking Summary	X	X
Disclosure Notices	X	X
Evidence of Joint Application	X	X
False Stmt-Emplymnt-Occupancy Cert	X	X
Financing Commitment Agreement	X	X
FL Non-Homestead Affidavit	X	X
Flood Hazard Disc	X	X
Foreclosure Disclosure	X	X
Hardship Disclosure	X	X
State Ins Replacement Cost Limit	X	X
New Constr - Esc Payt Increase Notice	X	X
No HUD Warranty	X	X
Non-Applicant Affidavit	X	X
Notice to Borr - Late Payts	X	X
Notice to Borrower - GNMA Pool	X	
PMI - LPMI Disclosures	X	X
PMI Disclosures	X	X
Program Integrity Bulletin	X	X

Document Description	Premium	Standard
QC Release and Auth to Re-Verify	X	X
Servicing Disclosure Statement	X	X
Statement of Non-Rescission	X	X
Tax Authorization Letter	X	X
Undisclosed Addl Debt Disclosure	X	X
Well-Septic Waiver	X	X
Addendum to Loan App	X	X
Anti-Coercion Ins Provider Disc	X	X
Anti-Discrimination Notice	X	X
Auth to Complete Blank Spaces	X	X
AVM Notice	X	X
Carbon Monoxide Disclosure	X	X
Closing Pre-Signing Disc	X	X
Consumer Cr Rpt Freeze Act Disc	X	X
Copies of Signed Docs	X	X
Divorce Action Cert	X	X
Earthquake Ins Agreement	X	X
Per Diem Interest Disclosure	X	X
Pre-Payment Penalty Disclosure	X	X
Property Owner Affidavit	X	X
Repayment Ability Cert	X	X
Servicer Disclosure	X	X
State Transfer Tax Affidavit	X	X
Statement of Borr Benefits	X	X
Ack of Receipt of Adv-Initial Disc	X	X
Est Funds to Close	X	X
Mtg Loan Disclosure Statement (MLDS)	X	X
Advanced Third Party Application Disc	X	X
Airport Disclosure	X	X
Borr Information Document	X	X

Document Description	Premium	Standard
Domestic Partnership Disclosure	X	X
Dual Capacity Agreement	X	X
Finance Lenders Law Statement of Loan	X	X
Fraud Warnings	X	X
Homeowner Protection Disc	X	X
Housing Counseling Disclosure	X	X
Licensed Lenders Charges	X	X
Loan Terms Subj to Change	X	X
Notice of Material Change in Ln Terms	X	X
Real Estate Agency Disc	X	X
Title Insurer Disclosure	X	X
TX Ack Fees PtsIntCosts Chgs-Ln or Line Cr	X	
TX Affidavit of Non-Production	X	
TX Anti-Deficiency Protection Notice	X	
TX Borrowers Address Cert	X	
TX Borrowers Affidavit and Agreement	X	
State Ins Loan Req	X	X
TX Confirmation of Taxpayer ID Numbers	X	
TX Dept Savings and Mtge Lending	X	
TX Disclosure to Borr about Attorney	X	
TX HE Fair Market Value Acknowledgement	X	
TX HE Notice of Right to Rescind	X	
TX HE Occupancy Affidavit	X	
TX Home Equity Receipt of Copies	X	
TX Insurance Requirements	X	
TX Mortgage Banker Disclosure	X	
TX Notice Ext of Cr Sect 50-TX Constitution	X	
TX Notice of No Other Agreements	X	
TX Owners Closing Receipt	X	
Discl-Initial	X	X

Document Description	Premium	Standard
Discl-Closing	X	X
Discl-Closing State	X	X
Mtg Loan Discl Stmt (MLDS) Addendum	X	X
Affidavit Death of Joint Tenant	X	X
Consent to Receive Electronic Comm	X	X
Early Payoff Refinance Penalty Discl	X	X
Funding Condition Wksht	X	X
Funding Summary	X	X
Funding Worksheet	X	X
QC-QA Checklist	X	X
HOA Questionnaire	X	X
HOA Board Minutes	X	X
HOA Statement	X	X
HOA Budget-Financial Stmt	X	X
GFE-HUD Comparison	X	X
FHA Addendum to CI Instr	X	
HUD-1 Settlement Statement FINAL	X	X
Arson Disclosure State	X	X
Orig Fee Disclosure State	X	X
Complaint Disclosure State	X	X
Deficiency Disclosure State	X	X
Fair Housing Disclosure State	X	X
State Transfer Tax Disclosure	X	X
Ln Fees Refund Disclosure State	X	X
Spousal Consent Disclosure State	X	X
Oral Agreement Disclosure State	X	X
Notes-Not Subj Transaction	X	X
Haz Ins Trans Request-Notification	X	X
Flood Cert Trans Request-Notification	X	X
PMI Trans Request-Notification	X	X

Document Description	Premium	Standard
Marital Status Affidavit	X	X
Discharge-Release of Lien	X	X
Recorded Document Certification	X	X
Payoff Pending-Freeze Notice	X	X
PIW-Prop Inspection Waiver	X	X
Mineral Rights Acknldgmnt Agrmnt	X	X
Note Prepayment Adden	X	X
Mtge Rider State Specific	X	X
Mtge Rider Prepayment	X	X
Doc Delivery Discl	X	X
USDA Felony Conviction-Del Tax AD-3030	X	
USDA Orig Stack Order Chklst	X	
USDA Cert Debarment-Susp-Ineligibility-Voluntary Excl AD-1048	X	
Homebuyer Counseling Certificate	X	X
Note State Specific Adden	X	X
Notary-Witness Discl Agrmnt	X	X
Payoff Auth-Hold Harmless	X	X
Legal Desc Acknowledgment	X	X
Esc Tax Payt Disclosure	X	X
Loan Terms Not on GFE	X	X
Addendum to UW Comments	X	X
Utility Bills	X	X
No Manu Home Sales Cert	X	X
QM Validation Docs	X	X
QM Disclosures	X	X
HUD REO Mortgagor Ltr of Completion	X	
HUD REO Contractor Waiver Release	X	
HUD REO Repair Esc Agrmnt Extension Request	X	
QM Discount Verif	X	X
Exemption Valuation Notice	X	X

Document Description	Premium	Standard
Attny Representation Notice	X	X
Right to Discontinue Escrow	X	X
Abstract of Title Notice	X	X
1008-92900LT-VA Summ&Anlysis	X	X
CA Addendum to CI Instr	X	X
Discl-Initial Cover Ltr	X	X
HPML PUF Discl	X	X
MA Review Board Notice	X	X
NH Payt Disclosure	X	X
Closing Disclosure	X	X
Confirmation Intent to Proceed	X	X
Privacy Policy Notice	X	X
Secondary Finan Mtg Sec Instrument	X	X
Req for Title Commit	X	X
Ack of Receipt of LE	X	X
Settlement Stmt	X	X
Note Trust Addendum	X	X
Discl-Initial State	X	X
Mtge Rider Rehab Ln	X	
Mtge Rider FHA MERS	X	
Discl Req Form	X	X
FHACaseNoReqForm	X	
Note VA Allonge Adden	X	
Note KS State Adden	X	X
Note IA State Adden	X	X
Closing Discl Adden	X	X
Bond CHFA Adden MSV PartII	X	
Bond CHFA Borr Affidavit	X	
Bond CHFA Deed of Trust	X	
Bond CHFA DoT Mod	X	
Bond CHFA Note	X	

Document Description	Premium	Standard
Bond CHFA Subordinate MSV PartII	X	
Bond CHFA Tax Rtn Affidavit	X	
TX Disclosure T-64	X	
TX Homestead Affidavit	X	
Real Estate Contract Cert	X	X
State Ins FORCED Req	X	X
State Loan Terms Closing Discl	X	X
State Late Charge Notice	X	X
Mtge Rider MFCTRD Affix Affidavit	X	X
MA Lead Paint CLPPP Notification	X	X
Lead Inspectors List MA	X	
State License Discl	X	X
State Stated Limited Loan Discl	X	X
State Exempt Financing Rider	X	X
CD Acknowledgment	X	X
MAX Mtge Loan Commit	X	X
1003 Loan App HMDA Adden	X	X
Invest Atlanta Prog Ack	X	X