

American Home Advocates Mortgage Defense Submission Form

Use this checklist in gathering your copied mortgage / loan documents (**do NOT send originals**) and complete the information on the next two pages.

Include **ALL THREE** pages with your document package.

Document Gathering Checklist (check off each document that you include in your package):*

- Property Tax Bill / Statement** (most recent statement or printout from tax authority)
- All **Mortgage Applications** (FNMA 1003) or Uniform Residential Loan Applications that relate to the loan being investigated (yes, even the applications signed before the closing).
- All **Good Faith Estimates**
- Appraisal**
- HUD1 / Settlement Sheet** and **Addendums** from your closing. (Estimate and Final) If you have more than one mortgage, make sure you send a HUD-1 settlement statement for each closing.
- Mortgage Note with Endorsements**, Modifications, Attachments, Riders, Addendum's, etc. State the terms of the loan and interest rate, and changes. (Again, if you have more than one loan, bring the NOTE for each loan.)
- Mortgage / Deed of Trust / Security Instrument**
- Second Lien Documents / Subordination Agreement(s)**
- Mortgage Insurance Certificate**
- Rescission Notices** (if applicable)
- FEMA Standard Flood Hazard Determination**
- Hazard Insurance Documents** (include flood, wind, other applicable policies)
- Initial Truth in Lending Disclosure**
- Final Truth in Lending Disclosure**
- Section 32 Disclosures**
- Sales Contract** with all Addendums
- All **State Disclosures**

* In addition to the documents listed above, it is crucial to include every piece of paper related to your mortgage in your document package, including **all correspondence** (e.g., emails and phone notes) with your broker/lender. If you're not sure, please include it.

Borrower(s) full name:	Tracking Number:
Property address: City / State / Zip:	Your American Home Advocate representative:
Mailing address (if different): City / State / Zip:	How did you hear about the Mortgage Defense Program?
Home phone: Cell phone: Office phone: Email address:	Current Estimated Value of subject property: \$
<p>Name / address / contact information of your 1st lender:</p> <p>Loan agent name and phone #: Is your 1st mortgage a: <input type="checkbox"/> purchase mortgage or <input type="checkbox"/> refinance Loan#: Starting loan balance: \$ _____ Current loan balance: \$ _____</p>	
<p>Name / address / contact information of your 2nd lender:</p> <p>Loan agent name and phone #: Is your 2nd mortgage a: <input type="checkbox"/> purchase mortgage or <input type="checkbox"/> refinance or <input type="checkbox"/> HELOC Loan#: Starting loan balance: \$ _____ Current loan balance: \$ _____</p>	
<p>Name / address / contact information of your 3rd lender:</p> <p>Loan agent name and phone #: Is your 3rd mortgage a: <input type="checkbox"/> refinance or <input type="checkbox"/> HELOC Loan#: Starting loan balance: \$ _____ Current loan balance: \$ _____</p>	

