

(The following documents may be required, based on specific aspects of the loan.)

## Underwriting Checklist:

**Letter of Explanation for any Derogatory Credit/Extenuating Circumstances documentation**

**POA(s)/Conservator/Trustee(s)IDs and SS verification** – (If applicable.) Only provide trustees ID and SS verification if trustee is different than the borrower. (Must be legible.)

**POA/Conservatorship/Guardianship Document** – Must be complete, with copy fully executed, signed and notarized, if applicable.

**New Grant Deed** – Required if vesting is going to change (adding/removing someone to/off title).

**Trust** – (If applicable.) Must have complete and fully executed copy

**Attorney Opinion Letter** – Required for loans that are vested in a living trust. These loans must also meet of the following conditions:

- A. The borrower(s) has the Power of Attorney/Conservator/Guardian or
- B. The borrower is not signing as trustee

**Doctor's Letter** – (If applicable.) Must include date of diagnosis of condition, date letter was written and must be signed by the attending physician.

**Death Certificate** – Required if a deceased person is still on title and needs to be removed.

**Certificate of Occupancy** – Required for New Construction only.

**Contractor's Bid** – (Optional.) Must reduce repair set-aside if Cost to Cure is noted in the appraisal; should be from licensed contractor in most cases.

## NOTES/COMMENTS:

***Thank you for your partnership with Liberty!***