

PRIOR TO DOC CONDITIONS

	Signed Off	Und
ADDENDUMS		
17. PROVIDE ESCROW INSTRUCTIONS AND ANY AMENDMENTS	04/23/2014	C H
18. VERIFY A TWO YEAR WORK/SCHOOL HISTORY FOR BORROWER. EXPLAIN ANY GAPS GREATER THAN 60 DAYS. ****4/16 ADDED, THIRD PARTY VERIFICATION IS REQUIRED, NOT A LETTER FROM THE BORROWER.**** 4/23 ADDED, PROVIDE A COMPLETE TWO YEAR VERIFIED WORK/SCHOOL HISTORY WITH DATES AND EXPLAIN ANY GAPS GREATER THAN 60 DAYS. BORROWER HAS NOT BEEN IN THE MILITARY FOR TWO YEARS.****	05/06/2014	C H
19. COPIES OF 2012/2013 W2S	04/16/2014	C H
20. COPY OF CANCELLED EARNST MONEY CHECK FOR \$5,000.00 TO SHOW IT CLEARED BEFORE THE DATE ON BORROWER'S BANK STATEMENTS. ****4/23 ADDED, PROVIDE A COPY OF THE WELLS FARGO BANK STATEMENT FROM WHICH FUNDS WERE WIRED TO ESCROW IN THE AMOUNT OF \$6,871.30 ON 3/27/14.****	05/06/2014	C H
21. COMPLETED/SIGNED GIFT LETTER FROM AN ACCEPTABLE DONOR FOR \$3,000.00. BORROWER TO ALSO SIGN GIFT LETTER	04/16/2014	C H
22. DOCUMENT THE TRANSFER OF THE GIFT FUNDS FROM THE DONOR TO THE BORROWER. ****4/23 ADDED, DOCUMENT THE DEPOSIT OF THE GIFT FUNDS TO BORROWER'S ACCOUNT.****	05/06/2014	C H
23. MASTER CONDO INSURANCE POLICY FOR HAZARD/LIABILITY/FIDELITY. MASTER POLICY TO REFLECT NUMBER OF UNITS IN PROJECT.	04/23/2014	C H
24. HO-6 POLICY (IF WALLS-IN NOT COVERED IN MASTER POLICY).	04/16/2014	C H
25. (INTERNAL) PROVIDE A FLOOD CERT	05/06/2014	T L
26. DOC ORDER, CLOSING PROTECTION LETTER (RECEIVED), AND WIRE INSTRUCTIONS (RECEIVED)	05/06/2014	T L

PRIOR TO FUNDING CONDITIONS

27. SELLER PAID COSTS NOT TO EXCEED 4% + BORROWER'S NRCCS.		
28. WESLEND CLOSING DEPARTMENT TO COMPLETE FINAL VERBAL VOE PRIOR TO FUNDING.		
29. SUBORDINATE FINANCING IS NOT PERMITTED		
30. VA FUNDING FEE IS 2.15%, ORIGATION FEE NOT TO EXCEED 1%		
31. VA AND CONDO RIDERS		
32. CASH REQUIRED TO CLOSE NOT TO EXCEED THE \$11,418.00 (INCLUDES \$10,000.00 EARNST MONEY DEPOSIT)		
33. HPML: IF THE APR AT THE TIME OF LOAN CLOSING MEETS THE DEFINITION OF A FEDERAL HIGHER PRICED MORTGAGE THE LOAN MAY NOT BE ELIGIBLE. LOAN MUST MEET RESIDUAL INCOME AND RESERVE REQUIREMENTS.		
34. ****4/16 ADDED**** LOAN MUST CLOSE AND DISBURSE BY 6/2/14, OTHERWISE STUDENT LOAN PAYMENTS WILL HAVE TO BE COUNTED IN THE RATIOS.		
35. FINAL TYPED CORRECTED 1003 AND 26-1802A ADDENDUM TO THE APPLICATION SIGNED/DATED BY ALL PARTIES.		
36. COMPLIANCE WITH ALL CONDITIONS PER VA NOTICE OF VALUE		
37. FUNDS HAVE BEEN VERIFIED IN THE AMOUNT OF: \$10,000.00 EARNST MONEY DEPOSIT AND \$3,051.00 IN USAA BANK. FUNDS MUST COME FROM THESE VERIFIED SOURCES ONLY.		
38. OCCUPANCY AFFIDAVIT / SURVEY AFFIDAVIT TO BE SIGNED AND TITLE TO PROVIDE ALTA 9 WHERE AVAILABLE		
39. PROVIDE EVIDENCE THAT THE VA APPRAISER HAS BEEN PAID OR APPRAISAL FEE TO BE COLLECTED AT CLOSING TO BE PAID BY LENOX / WESLEND FINANCIAL		
40. EXCESS PREM CREDIT TO BE APPLIED AS PRINCIPLE REDUCTION - CANNOT BE APPLIED TO PAYOFF		
41. FULLY EXECUTED ESCROW INSTRUCTIONS AND SALES CONTRACT AND SALES CONTRACT ADDENDUMS.		
42. TERMITE REPORT AND CLEARANCE - REQUIRED ON ALL VA PURCHASE/REFI TRANSACTIONS EXCLUDING IRRRL. ****CANNOT BE WAIVED**** VETERAN TO SIGN / VA REQUIRD VERBIATE TO BE ON TERMITE REPORT ****4/16 ADDED**** VETERAN TO SIGN TERMITE REPORT WITH VA REQUIRED VERBIATE ON THE REPORT.		

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		Signed Off	Und
43.	CREDIT EXPIRATION DATES: CREDIT 7/23 INCOME 7/29 PRELIM 6/15 APPRAISAL 10/13 ASSETS 8/7		

Signature of Underwriter

Date