

# AAA Financial Corporation Mortgage Savings Program Audit Request Form

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

MSP™ Client

Name: \_\_\_\_\_ Enrollment# \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

In order to properly prepare your audit, the following items must be submitted to our office. **To be eligible for an audit, you must be an active member with at least 12 months of membership on the Mortgage Savings Program™.** Please check off each item you are providing. *Please Do **NOT** send original documents! Please send copies only!*

\_\_\_\_\_ **Copy of original mortgage note and all riders.**

\_\_\_\_\_ **Interest rate changes**

Any correspondence from your lender, notifying you of any interest rate changes (adjustable rate loans only).

\_\_\_\_\_ **Documentation of all irregularities to payment history** (prepayments or late payments made).

\_\_\_\_\_ **Transaction history from beginning of loan** (you **MUST** obtain this from your lender).

\_\_\_\_\_ **History of all escrow changes** (date of change and new amount).

\_\_\_\_\_ **Audit survey form.**

**PLEASE NOTE: THE AUDIT PROCESS WILL NOT BEGIN UNTIL INFORMATION ABOVE HAS BEEN SUPPLIED TO OUR OFFICE.**

Once all information has been received, the audit process will begin. Audit results will be mailed to you within six to eight weeks from receipt of all mortgage documents. If irregularities are found, it is the client's responsibility to dispute them with their lender. If you have any questions, or if we can be of further assistance, please do not hesitate to give us a call at: (800) 881-2530. We appreciate the continued opportunity to be of service to you!

Best Regards,

Audit Department  
AAA Financial Corp

# Mortgage Savings Programä Audit Survey Form

(Please return this form along with the requested mortgage information).

Client Name: \_\_\_\_\_ SSN \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ MSP Enrollment#: \_\_\_\_\_

**Directions:** Please complete all questions. If you do not have all the information please call your lender to obtain the information needed. **Note:** if items are left blank that are pertinent to your mortgage, it will cause a delay the audit process.

1. Date mortgage was signed: \_\_\_\_/\_\_\_\_/\_\_\_\_

2. Date first payment was due: \_\_\_\_/\_\_\_\_/\_\_\_\_

3. Term of loan: \_\_\_\_\_ (Circle one) months years

4. Exact original loan amount: \$ \_\_\_\_\_

5. Total monthly payment to lender: \$ \_\_\_\_\_

6. Principle and Interest portion of monthly payment: \$ \_\_\_\_\_

7. Taxes and Insurance (escrow) portion of monthly payment: \$ \_\_\_\_\_

8. List any additional principal payments made on the loan:

Amount: \$ \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Amount: \$ \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Amount: \$ \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Amount: \$ \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

9. List late fees applied to the loan:

Amount: \$ \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Amount: \$ \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Amount: \$ \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Amount: \$ \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

10. Initial interest rate: \_\_\_\_\_% (Circle one) Fixed Variable\* Other \_\_\_\_\_

\* If variable was checked please fill out questions 11-12.

11. State the frequency of the rate changes: \_\_\_\_\_.

12. List every change in interest rate:

New rate: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ New rate: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

New rate: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ New rate: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

New rate: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ New rate: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

13. Is this a negative amortization loan? (Circle one) Yes No

14. State the maximum negative amortization allowed: \_\_\_\_\_

12. List every change in escrow:

New amount: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ New amount: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

New amount: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ New amount: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

New amount: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ New amount: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

## **For Inter Office Use Only**

13. Circle index to be used for rate changes:

1-year treasury weekly

5-year treasury monthly

1-year treasury monthly

7-year treasury monthly

3-year treasury monthly

10-year treasury monthly

11<sup>th</sup> district cost of funds

LIBOR index

Other (please specify) \_\_\_\_\_.

14. State the margin used (e.g. 2.375): \_\_\_\_\_.

15. State the figure used in rounding the new interest rate (e.g. 1/8-0.125): \_\_\_\_\_.

16. What are the interest rate caps?

a. Maximum interest rate cap per adjustment: \_\_\_\_\_.

b. Maximum lifetime interest rate cap: \_\_\_\_\_.

c. Minimum interest rate cap per adjustment: \_\_\_\_\_.