

LOAN SUBMISSION CHECKLIST

- ___ Submission checklist
- ___ Completed 1003 – accurately disclosing full 2 yr minimum housing and employment info, phone #'s and dependents and ages, marital status.
- ___ If application fee collected, signed til and gfe must be received
- ___ Credit report (pulled together if not associated borrowers AND pull credit with legal name)
- ___ Photo ID and social security card
- ___ Income docs:
 - 2 previous years (w2 or 1099's; 1040's with all schedules, all self employed returns and k1's if applicable) Inform self employed brwr that partnership or corp returns will be needed if deriving income from);
 - Most recent paystubs-consecutive-indicating ytd earnings (If self employed and earn w2 wage from corp or partnership – provide paystubs)
- ___ Asset documents – all pages –
- ___ Mortgage statement – if applicable (if refi or doing purchase and have existing mortgages) if own property free and clear provide tax bill and homeowners insurance showing no mrtgee)
- ___ Deed or fully executed sales contract
- ___ homeowners insurance or agent's phone number

BRWR TO SIGN AT TIME OF APPLICATION

___ fully executed 4506t and brwr authorization at time of app

___ GFE AND TIL IF COLLECTING FEE AT APPLICATION

PROVIDE:

Brwr name social #: _____

Co brwr name and social #: _____

Purchase/rate & term/cash out _____ subordinating/gift _____

Conv/super conforming/jumbo/conforming _____ FHA/super FHA or conforming _____

Loan amount (base) _____ sales price _____

Estimated value _____ LTV/CLTV _____

Rate _____ term _____ Is loan locked? y/n if yes attach lock

Fixed/arm If arm, type of arm _____ margin & caps _____

Title ordered y/n: if yes provide contact info _____

Attorney name & phone #: _____

Loan officer: _____