

AGENCY / FHA / VA SUBMISSION CHECKLIST



BROKER INFORMATION

Company Name:

Processor:

Processor Phone:

Processor E-mail:

State Lic. No.

LO NMLS ID:

BORROWER INFORMATION

Borrower:

Co-Borrower:

Property Address:

Borrower Email:

Co-Borrower Email:

LOAN INFORMATION

Loan Amount (1st):

Loan Amount (2nd):

LTV/CLTV

Interest Rate %

Appraised Value

Purchase Price

Qualifying Credit Score

Subordinate Financing?

YES

NO

PROGRAM INFORMATION

Pricing not finalized until all Income / Credit / Assets and Appraisals are in file

Broker Compensation	Borrower Paid	Lender Paid	\$
Processing Fee <small>(Invoice Required for LPC)</small>	Valid License/NMLS required for Lender Paid Comp		\$
Credit Report Fee <small>(Invoice Required)</small>	\$	Loan Program	

BROKER INFORMATION								
PURPOSE	Purchase	OCCUPANCY	Primary	CHARACTERISTICS	First-Time Homeowner	First-time Investor	PROPERTY TYPE	ADU?
	Rate/Term		2 nd Home		Limited Tradelines	Foreign National		
	Cash-out		Investment		No Housing History	ITIN		

Required Document for All Loans

Additional Required Documents for VA

- Initial Signed URLA (FHA SL/VA IRRRL- no income \$)

Purchase contract (If applicable) *

Copy of EMD check/receipt (if applicable) *

Preliminary Title Report (for refinance)

Title Fee Sheet

Anti-Steering Disclosure (Lender Paid Comp)

Credit Report

• If TPO credit report- need TPO credit credentials to reissue in AUS *

• Credit Report cannot be > 45 days from submission date

• FHA SL/VA IRRRLs- Mtg Rating and FICO Score only

required Wage Earner- Most recent 30 days YTD paystub(s).

Cannot be > 30 days from initial signed URLA *

Wage Earner- Most recent 1- or 2- years W2, per AUS *

Self-Employed- 1- or 2- years personal and business tax returns, per AUS *

1- or 2-months bank statements, per AUS *
- Certificate of Eligibility (purchase or cashout) *

VA form 26-1880

Copy of the SS Card or executed SSA-89

If Condo, provide VA Condo ID *

If New Construction, provide Builder ID *

Subject Property in Community Property States- provide non-borrowing spouse credit consent, SSA-89, and copy of tri-merge credit report. *#

Note, Deed of Trust, Current Mtg Statement (for refinance)

HOA Statement or Confirm no HOA Dues (for refinance)
- * Does not apply for FHA Streamline and VA IRRRLs

Required if credit qualifying FHA SL / VA IRRRLs

Notes:

FHA Required Documents for FHA

- Signed initial URLA & HUD/VA Addendum to URLA by all borrowers.
- Copy of the SS Card or executed SSA-89
- If Condo, provide FHA Condo ID *
- For new construction only, HUD 92541 is required prior to ordering the FHA appraisal *
- Borrower(s) or Subject Property in Community Property States- provide non-borrowing spouse credit consent, SSA-89, and copy of tri-merge credit report. *#
- Note, Deed of Trust, Current Mtg Statement (for refinance)
- HOA statement or confirm no HOA Dues (for refinance)

