

## Submission Checklist

Use this checklist to ensure the applicable documents are included in the loan package.

Loan Application Documents	Assets
<input type="checkbox"/> 1008 – FNMA Transmittal Summary <input type="checkbox"/> Final and Initial 1003 <input type="checkbox"/> AUS Findings <input type="checkbox"/> Underwriting Documents <input type="checkbox"/> Documentation satisfying Underwriting conditions <input type="checkbox"/> QM Findings, when applicable <input type="checkbox"/> Rate Lock Confirmation	<input type="checkbox"/> Bank Statements <input type="checkbox"/> Verification of Deposit <input type="checkbox"/> Gift Documentation <input type="checkbox"/> Earnest Money Deposit <input type="checkbox"/> Additional Asset Verification Documents
Credit Documents	Income
<input type="checkbox"/> Credit Report - Final <input type="checkbox"/> Credit Score Disclosure <input type="checkbox"/> FACT Act Notice <input type="checkbox"/> Borrower Authorization Form <input type="checkbox"/> Bankruptcy Document <input type="checkbox"/> Divorce Decree <input type="checkbox"/> Alimony/Child Support <input type="checkbox"/> Fraud Report <input type="checkbox"/> LDP/GSA Check <input type="checkbox"/> Judgement Documents <input type="checkbox"/> Letter of Explanation <input type="checkbox"/> Subordination Agreement <input type="checkbox"/> Other Credit Documents <input type="checkbox"/> Undisclosed Debt Monitoring <input type="checkbox"/> Personal Identification <input type="checkbox"/> Net Tangible Benefit <input type="checkbox"/> Ability to Repay Worksheet/Benefit to Borrower Wksht <input type="checkbox"/> Verification of Rent/Mortgage with supporting docs <input type="checkbox"/> SSN Verification <input type="checkbox"/> Authorization to Release SSN	<input type="checkbox"/> Basic Income Worksheet <input type="checkbox"/> Cash Flow Analysis <input type="checkbox"/> Paystubs <input type="checkbox"/> W-2s <input type="checkbox"/> Social Security Benefit Letter <input type="checkbox"/> Bank Statements <input type="checkbox"/> Tax Returns <input type="checkbox"/> Wage Transcript <input type="checkbox"/> IRS Transcript <input type="checkbox"/> Lease Agreement <input type="checkbox"/> Trust Agreement <input type="checkbox"/> Trust Documentation <input type="checkbox"/> Verbal Verification of Employment <input type="checkbox"/> Verification of Employment

## Submission Checklist

Appraisal	Title, Insurance, Etc.
<input type="checkbox"/> Appraisal Report <input type="checkbox"/> Appraisal – 2nd <input type="checkbox"/> Appraisal Review <input type="checkbox"/> Appraisal Field Review <input type="checkbox"/> Appraisal Update and/or Completion Report <input type="checkbox"/> Well and Septic Approval <input type="checkbox"/> Final Inspection <input type="checkbox"/> AVM Report <input type="checkbox"/> Appraisal Acknowledgement <input type="checkbox"/> Property CDA Report <input type="checkbox"/> Waiver of Three-day Review of Appraisal	<input type="checkbox"/> Hazard Insurance Information and/or Proof of Insurance <input type="checkbox"/> Hazard Insurance Prelim <input type="checkbox"/> HO6 (Condo Insurance) <input type="checkbox"/> Flood Policy and Coverage Limit <input type="checkbox"/> Flood Certification <input type="checkbox"/> Flood Notification to Borrower <input type="checkbox"/> Escrow Instructions <input type="checkbox"/> Purchase Agreement <input type="checkbox"/> CEMA Documents <input type="checkbox"/> Closing Protection Letter <input type="checkbox"/> Title Policy and/or Title Commitment <input type="checkbox"/> Legal Description <input type="checkbox"/> Judgement Documents <input type="checkbox"/> Property Tax Records <input type="checkbox"/> Survey or Survey Waiver <input type="checkbox"/> Recorded Power of Attorney <input type="checkbox"/> Warranty or Quit Claim Deed <input type="checkbox"/> Grant Deed <input type="checkbox"/> Interspousal Transfer Deed <input type="checkbox"/> Trust Agreement <input type="checkbox"/> Trust Documentation <input type="checkbox"/> Termite Report and/or Structural Report <input type="checkbox"/> Seller Closing Disclosure <input type="checkbox"/> USPS Lookup <input type="checkbox"/> Mailing Address Verification <input type="checkbox"/> Other Title Documents <input type="checkbox"/> Other Tax Documents <input type="checkbox"/> Other Hazard Insurance Documents

## Submission Checklist

### Disclosures

- |  |  |
|--|--|
| <input type="checkbox"/> ABA Disclosure                                    | <input type="checkbox"/> Fair Credit Reporting Act                     |
| <input type="checkbox"/> Acknowledgement of Receipt of LE                  | <input type="checkbox"/> Fair Lending Notice                           |
| <input type="checkbox"/> Additional/Other Disclosures                      | <input type="checkbox"/> FBI Mortgage Fraud Notice                     |
| <input type="checkbox"/> Anti-coercion Statement                           | <input type="checkbox"/> Hazard Insurance Disclosures                  |
| <input type="checkbox"/> Anti-steering Statement                           | <input type="checkbox"/> Hazard and/or Flood Policy Transfer Statement |
| <input type="checkbox"/> Anti-predatory Lending Documentation              | <input type="checkbox"/> HOEPA HMDA Disclosure                         |
| <input type="checkbox"/> Application Disclosure Agreement                  | <input type="checkbox"/> HOA Documentation                             |
| <input type="checkbox"/> Appraisal Disclosure                              | <input type="checkbox"/> Home Ownership Protection Act Disclosure      |
| <input type="checkbox"/> ARM Disclosure                                    | <input type="checkbox"/> Homeownership Counseling Disclosure           |
| <input type="checkbox"/> Borrower Rate Lock Agreement                      | <input type="checkbox"/> HPML Certification                            |
| <input type="checkbox"/> Borrower's Certification                          | <input type="checkbox"/> Impound Authorization                         |
| <input type="checkbox"/> Broker Fee Agreement                              | <input type="checkbox"/> Initial Disclosures                           |
| <input type="checkbox"/> Buydown Agreement                                 | <input type="checkbox"/> Initial Escrow Disclosure                     |
| <input type="checkbox"/> Change of Circumstance                            | <input type="checkbox"/> Initial Escrow Disclosure - Preliminary       |
| <input type="checkbox"/> Closing Disclosure                                | <input type="checkbox"/> Intent to Proceed                             |
| <input type="checkbox"/> Closing Disclosure - Preliminary                  | <input type="checkbox"/> Interest Rate Acknowledgement                 |
| <input type="checkbox"/> Closing Disclosure Addendum                       | <input type="checkbox"/> Itemization of Amount Financed                |
| <input type="checkbox"/> Closing Disclosure – Seller's Transaction         | <input type="checkbox"/> Loan Estimate - Initial                       |
| <input type="checkbox"/> Compliance Report                                 | <input type="checkbox"/> Loan Estimate - Preliminary                   |
| <input type="checkbox"/> Compliance Agreement – Errors and Omissions       | <input type="checkbox"/> Loan Estimate Addendum                        |
| <input type="checkbox"/> Disclosure Tracking Report                        | <input type="checkbox"/> Loan Program Disclosure                       |
| <input type="checkbox"/> Customer Identification Verification              | <input type="checkbox"/> Loan Pricing Agreement                        |
| <input type="checkbox"/> Equal Credit Opportunity Notice                   | <input type="checkbox"/> Mortgage Broker Contract or Agreement         |
| <input type="checkbox"/> Escrow Waiver                                     | <input type="checkbox"/> Reconsideration of Value (ROV)                |
| <input type="checkbox"/> Excluded Party List Systems (EPLS) Search Results | <input type="checkbox"/> Right to Copy of Appraisal                    |
| <input type="checkbox"/> E-Signature Disclosure                            | <input type="checkbox"/> Settlement Service Provider List              |
|  | <input type="checkbox"/> Your Home Loan Toolkit Certification          |

## Submission Checklist

Loan Documents	Servicing Documents
<input type="checkbox"/> Allonge to Note <input type="checkbox"/> Assignment of Rents <input type="checkbox"/> Closing Docs <input type="checkbox"/> Closing Instructions <input type="checkbox"/> Deed Miscellaneous <input type="checkbox"/> Deed of Trust – Trust Rider <input type="checkbox"/> Prepayment Penalty Addendum Rider <input type="checkbox"/> First Payment Letter <input type="checkbox"/> Mortgage or Deed of Trust <input type="checkbox"/> Name and/or Signature Affidavit <input type="checkbox"/> Note <input type="checkbox"/> Notice of Assignment <input type="checkbox"/> Notice of Servicing Transfer / Goodbye Letter <input type="checkbox"/> Occupancy Statement <input type="checkbox"/> Funding Documentation <input type="checkbox"/> Right of Rescission Notice <input type="checkbox"/> Transfer of Servicing Disclosure <input type="checkbox"/> USA Patriot Act Verification	<input type="checkbox"/> Waiver and Hold Harmless Agreement <input type="checkbox"/> ACH Documents <input type="checkbox"/> Payment History <input type="checkbox"/> Payment Schedule <input type="checkbox"/> Transfer of Servicing Disclosure <input type="checkbox"/> Wiring Instructions / Bailee Letter

## Submission Checklist

FHA	VA
<input type="checkbox"/> All required HUD disclosures <input type="checkbox"/> FHA Case Number <input type="checkbox"/> FHA Transmittal Summary	<input type="checkbox"/> All required VA disclosures <input type="checkbox"/> VA Certificate of Eligibility <input type="checkbox"/> VA Case Number <input type="checkbox"/> VA Loan Summary Sheet <input type="checkbox"/> Rights of VA Borrowers (26-8978) <input type="checkbox"/> Nearest Living Relative Statement <input type="checkbox"/> Child Care Certification/Statement <input type="checkbox"/> VA Lender Certification <input type="checkbox"/> COE indicates Veteran not exempt from Funding Fee: <ul style="list-style-type: none"> <li><input type="checkbox"/> VA Pending Claims Certification or</li> <li><input type="checkbox"/> Written statement from veteran confirming they do/do not have a pending compensation claim</li> </ul> <input type="checkbox"/> VA IRRRL documentation
USDA	
<input type="checkbox"/> All required USDA disclosures <input type="checkbox"/> GUS Findings Report <input type="checkbox"/> Rural Development Form 3555-21 Request for Single Family Housing Loan Guarantee <input type="checkbox"/> Proof of property eligibility – USDA eligible rural area. A screenshot of eligibility page from the USDA website is acceptable. <input type="checkbox"/> Proof of income eligibility. A screenshot of income eligibility page from the USDA website is acceptable. <input type="checkbox"/> USDA Borrower Questionnaire and Income Eligibility Worksheet	<b>Active Duty Only:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Counseling Checklist for Military Homebuyers (26-0592)</li> <li><input type="checkbox"/> Verification of VA Benefits (Form 26-8937) or VA Indebtedness Questionnaire</li> <li><input type="checkbox"/> Active Duty Certification</li> </ul>
Access	Elite
<input type="checkbox"/> Refer to the product guide for all required loan file documentation (credit, income, asset, appraisal, etc.) <input type="checkbox"/> Your Home Loan Toolkit Delivery certification and CHARM certification signed by borrower certifying documents (as applicable) were provided within three (3) days of loan application. <input type="checkbox"/> Title vesting in LLC: Provide all LLC documentation (refer to the product guide). <input type="checkbox"/> Foreign National Borrowers: Current, valid passport and visa with photo and signature (visa, as applicable (refer to the product guide)).	<input type="checkbox"/> Refer to the product guide for all required loan file documentation (credit, income, asset, appraisal, etc.) <input type="checkbox"/> Your Home Loan Toolkit Delivery certification signed by the borrower certifying the document was provided within three (3) days of the loan application. <input type="checkbox"/> Homeownership Counseling Disclosure signed and dated by the borrower within three (3) days of the loan application.

## Submission Checklist

### Manufactured Housing

#### FNMA/FHLMC Manufactured Home

- ☐ HUD Certification label verification
- ☐ HUD Data Plate
- ☐ Inspection Report (only required when an addition/alteration made to the home)
- ☐ Engineers Certification **or** Certification of Installation (home installed **on or after** October 20, 2008)
- ☐ Engineers Certification (home installed **prior to** October 20, 2008)

#### FHA Manufactured Home

- ☐ Engineer's Certification for Manufactured Housing Foundation (aka PFGMH Certification)
- ☐ Inspection Report or Certification of Structural Integrity (**only required** when an addition/alteration made to the home)
- ☐ HUD Certification Label verification
- ☐ HUD Data Plate
- ☐ Copy of recorded Manufactured Rider to deed/mortgage for the loan being refinanced (Streamline **only**)

#### VA Manufactured Home

##### All VA Transactions

- ☐ HUD Certification Label verification    ☐ HUD Data Plate

##### Existing Construction Specific

- ☐ VA Form 26-8731a: Water-Plumbing Systems Inspection Report
- ☐ VA Form 26-8731b: Electrical Systems Inspection Report
- ☐ VA Form 26-8731c: Fuel and Heating Systems Report

##### New Construction Specific

- ☐ HUD Form 92541: Builder's Certification of Plans/Specs & Site
- ☐ VA Form 26-1839: Compliance Inspection Report
- ☐ VA Form 26-8599: Manufactured Home Warranty