

Submission Checklist

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

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

Submission Checklist

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

Submission Checklist

Disclosures

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

Submission Checklist

Loan Documents	Servicing Documents
☐ Allonge to Note ☐ Assignment of Rents ☐ Closing Docs ☐ Closing Instructions ☐ Deed Miscellaneous ☐ Deed of Trust – Trust Rider ☐ Prepayment Penalty Addendum Rider ☐ First Payment Letter ☐ Mortgage or Deed of Trust ☐ Name and/or Signature Affidavit ☐ Note ☐ Notice of Assignment ☐ Notice of Servicing Transfer / Goodbye Letter ☐ Occupancy Statement ☐ Funding Documentation ☐ Right of Rescission Notice ☐ Transfer of Servicing Disclosure ☐ USA Patriot Act Verification	☐ Waiver and Hold Harmless Agreement ☐ ACH Documents ☐ Payment History - include proof of any payments received prior to transfer and proof any escrow disbursements for which the Seller is responsible according to the Purchase Advice were paid. ☐ Payment Schedule ☐ Transfer of Servicing Disclosure ☐ Wiring Instructions / Bailee Letter

Submission Checklist

FHA	VA
☐ All required HUD disclosures ☐ FHA Case Number ☐ FHA Transmittal Summary	☐ All required VA disclosures ☐ VA Certificate of Eligibility ☐ VA Case Number ☐ VA Loan Summary Sheet ☐ Rights of VA Borrowers (26-8978) ☐ Nearest Living Relative Statement ☐ Child Care Certification/Statement ☐ VA Lender Certification ☐ COE indicates Veteran not exempt from Funding Fee: ☐ VA Pending Claims Certification or ☐ Written statement from veteran confirming they do/do not have a pending compensation claim ☐ VA IRRRL documentation
USDA	
☐ All required USDA disclosures ☐ GUS Findings Report ☐ Rural Development Form 3555-21 Request for Single Family Housing Loan Guarantee ☐ Proof of property eligibility – USDA eligible rural area. A screenshot of eligibility page from the USDA website is acceptable. ☐ Proof of income eligibility. A screenshot of income eligibility page from the USDA website is acceptable. ☐ USDA Borrower Questionnaire and Income Eligibility Worksheet	Active Duty Only: ☐ Counseling Checklist for Military Homebuyers (26-0592) ☐ Verification of VA Benefits (Form 26-8937) or VA Indebtedness Questionnaire ☐ Active Duty Certification
Access	Elite
☐ Refer to the product guide for all required loan file documentation (credit, income, asset, appraisal, etc.) ☐ 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. ☐ Title vesting in LLC: Provide all LLC documentation (refer to the product guide). ☐ Foreign National Borrowers: Current, valid passport and visa with photo and signature (visa, as applicable (refer to the product guide)).	☐ Refer to the product guide for all required loan file documentation (credit, income, asset, appraisal, etc.) ☐ Your Home Loan Toolkit Delivery certification signed by the borrower certifying the document was provided within three (3) days of the loan application. ☐ 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