

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

- | | |
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| <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
<ul style="list-style-type: none"><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	<ul style="list-style-type: none"><input type="checkbox"/> Waiver and Hold Harmless Agreement<input type="checkbox"/> ACH Documents<input type="checkbox"/> 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.<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"> <input type="checkbox"/> VA Pending Claims Certification or <input type="checkbox"/> Written statement from veteran confirming they do/do not have a pending compensation claim <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	Active Duty Only: <ul style="list-style-type: none"> <input type="checkbox"/> Counseling Checklist for Military Homebuyers (26-0592) <input type="checkbox"/> Verification of VA Benefits (Form 26-8937) or VA Indebtedness Questionnaire <input type="checkbox"/> Active Duty Certification
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