



## Minimum Submission Checklist

IMPORTANT: If any items are missing at the time the loan is submitted to setup, the file will be placed into processing until the missing items are received.

### Regulatory Compliance Documents

- Application signed and dated by the borrower(s) and Loan Officer
- Loan Estimate(s) given to the borrower
- Intent to Proceed
- Written Providers List

### Credit

- AUS findings w/credit reference number matching the credit report
- Legible copy of credit report dated within 90 days of submission date

### Income

- Paystub dated within 30 days prior to the application date (if applicable)
- W2's as required by AUS (if applicable)
- Self-employed borrowers:
  - The most recent years' 1040's (all schedules)
  - The most recent years' business returns (all schedules)
  - YTD P&L, and if the most recent years' business returns are not available, we will need a Year End P&L
- Retirement Income: copy of benefits letter or 1099's

### Assets

- Funds to close and the source of funds must be listed in the assets section of the 1003

### Purchase

- A fully executed legible copy of the purchase contract signed by the buyers and sellers

### Government Loans

- FHA/VA loans – a signed 92900a or 1802 (HUD/VA Addendum to the URLA)
- FHA/VA Refinances – Copy of the note and current mortgage statement
- VA loans – Certificate of Eligibility
- FHA loans – Informed Consumer Choice, Important Notice to Homebuyer, For Your Protection (purchase only)