



Minimum Submission Checklist

IMPORTANT - If any items are missing at the time the loan is submitted to set-up, the file will be placed into Processing until the missing items are received.

Regulatory Compliance Documents

Application 1003 (Signed and dated by borrower(s) and Loan Officer)
Loan Estimate(s) given to borrower
Intent to Proceed
Written Provider 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 (if applicable)
For self employed borrowers, copies of 1040's (the number of years to be determined by AUS findings)
Retirement income – copy of benefits letter or 1099's

Assets

At least one bank statement with all pages, dated within 30 days prior to application
Funds to close AND the source of the 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