

Broker Disclosed Document Requirements



Please utilize this checklist to assist with required documentation for your file. Additional documentation is subject to Underwriter Review. "Prior to Docs" documentation can be provided before Underwriting to expedite closing.

Required to Submit the Loan		
LE dated w/in 3 days of application	SSPL dated within 3 days of application	
Credit Report < 90 days	1003 Signed by LO & Dated the day you submit	
Borrowers Authorization	FHA Only: 92900 Addendum	
VA Only: Net Tangible Benefit Form	VA Only: 26-1802 Addendum	
Required to Send to Underwriting		
Income Documentation Indicated on AUS	Intent to Proceed	
Purchase Contract (if Purchase)		
Conventional: AUS Findings Accept or Approve/Eligible		
FHA & VA: AUS Findings Accept, Approve/Eligible or Refer/Eligible		
State Specific Disclosures		
Colorado: Net Tangible Benefit Form Signed & Dated by LO & Borrower w/in 3 days of app.		
Texas Cash Out: Extension of Credit	Texas Cash Out: Owner Affidavit	
Montana: All LE's signed and dated by all borrowers	South Carolina: Attorney/Insurance Form	
Required Prior to Docs		
Disclosures		
Anti-Steering	Home Counseling (Provided w/in 3 days of app.)	
Tool Kit Acknowledgment/Proof of delivery		
Assets		
Assets Indicated on AUS	Gift Letter (if applicable)	
If Refinance		
Mortgage Statement	Payoff Demand	
Credit		
LOE for Inquiries	LOE for Derogatory Issues	LOE for Address Variance
Subject Property		
Escrow/Closing Instructions	Preliminary Title Report	CPL
Hazard Ins. (w/NDM Loss Payee)	Flood Ins. (w/NDM Loss Payee)	Tax Certificate
Appraisal Package		
Color Appraisal	Invoice	SSRs
Air Cert	Transfer Letter (If transferred)	1004D (If appraisal is "subject to")
Condo		
HOA Cert/Questionnaire	Insurance & Fidelity Bonds	
HO-6 Policy (If Master Insurance does not have walls)	CC&R's, By Laws & Budget (If Full Review)	
REO Properties		
Property Profile if F&C	Tax Cert	Hazard Insurance
VOM (if not reflected on C.R.)	Canceled Checks (Private Party)	Rental Agreement (if NOO)
FHA Streamline		
Copy of Current Note	Prior FHA Case Number	
VA IRRRL		
Close of Escrow	Payment Coupon	
Note	First Payment made date (if seasoned <9 Months)	