

BASIC DOCUMENTATION	
Initial Application (1003) Completed	Signed by borrower(s) and/or LO signature (<i>Will stip for if any signatures are missing</i>) Marital status Borrower(s) email address Complete Employer information Declarations REO Schedule Down payment and Closing Cost funds Demographic Addendum 26-1802a (VA) 92900a (FHA)
Lender Disclosed – Disclosures	4506T Signed (<i>Not applicable if program doesn't require tax returns</i>) Anti-Steering Disclosure Signed Credit Authorization Signed Settlement Service Provider List (SSPL) Any additional Broker issued State-Specific Disclosures
Broker Disclosed – Disclosures	12 Days Disclosure (<i>TX Cash Out loans</i>) 4506T Signed (<i>Not applicable if program doesn't require tax returns</i>) Affiliated Business Broker Disclosure (<i>If applicable</i>) Anti-Steering Disclosure Signed ARM Disclosure (<i>On ARM loans only</i>) Credit Authorization Signed Consumer Handbook on Adjustable Rate Disclosure (<i>CHARM – on Owner Occupied ARM Loans</i>) eSign Consent Cert (<i>Borrowers and LO signed if using eSignatures</i>) Home Counseling Form – with list of 10 agencies Initial Loan Estimate within 3 days of application (<i>Signed for CA Interest Only ARMs</i>) Rate Lock Disclosure (<i>If pre-locked</i>) Tangible Net Benefit Disclosure (<i>Colorado, Maryland, Massachusetts only</i>) Tool Kit (<i>Including Proof of Delivery or Acknowledgment of Receipt</i>) Any additional State-Specific Disclosures
AUS (Not applicable for FHA Streamline, VA IRRRL, and Non QM)	Full Doc - With finding of Accept or Approve/Eligible FHA or VA - With finding of Accept or Approve/Eligible or Refer/Eligible
Credit Report	Within 90 days If AUS is required, Credit report needs to be associated with DU/LP Non-Borrowing Spouse's Credit Report/Signed Credit Authorization (<i>FHA/Community States</i>)
Letter of Explanation	Re: Inquiries, derogatory issues, addresses and If Non QM need Cover letter outlining loan

CREDIT AND INCOME DOCUMENTATION	
Full Doc	Paystubs (<i>Most recent 30 days</i>) Tax Returns – 2 years (<i>Federal 1040's, 1120's, 1065's</i>) <i>Verified with Tax transcripts</i> W2's/1099s – 2 years SSI/Pension Award Letter (<i>If applicable</i>) <i>If AUS is required – refer to AUS Findings for documentation requirements</i>
1 Year Employment	Paystubs (<i>Most recent 30 days</i>) Tax Returns – 1 year (<i>1040, 1120, 1065</i>) <i>Verified with Tax transcripts</i> W2/1099 – 1 year
Bank Statement Program	Full 2 or 12 or 24 months of bank statements for each account (<i>All pages</i>) Self Employment Questionnaire
Asset Qualification	Full 6 months of bank statements for each account (<i>All pages</i>)
DSCR	Market Rental Surveys Lease Agreements
Other Real Estate Owned	Documentation to confirm Ownership Mortgage Rating if not on Credit Report Insurance and Taxes (<i>N/A on DSCR</i>) HOA Documents (<i>If applicable</i>)
Divorce Decree	If liabilities exist or using for income

ASSET DOCUMENTATION	
Checking and Savings Account	Most recent consecutive 2 months (<i>All pages</i>) Source inconsistent large deposits <i>If AUS is required – refer to AUS Findings for documentation requirements</i>
Stocks, 401K and Retirement	Most recent consecutive 2 months or recent quarterly statement (<i>All pages</i>) Evidence of liquidation and withdrawal terms if using for downpayment or closing costs
Gift Funds	Gift letter Evidence of funds transfer and receipt prior to closing

PROPERTY DOCUMENTATION	
Escrow/Closing instructions	Amendments Copy of EMD receipt
Estimated Settlement Statement	
Preliminary Title Report	
CPL	
Purchase Agreement	And any counter and addendums If Close Date has passed or within a week – Extension required
HOA Package	HOA Cert/Questionnaire CC&R's <i>(If Full review required)</i> By Laws <i>(If Full review required)</i> Current Budget Insurance and Fidelity Bonds
Insurance	Hazard Insurance with NDM Loss Payee HO-6 Policy <i>(Condo)</i> Flood Insurance with NDM Loss Payee <i>(Need to be impounded if required)</i>
Appraisal	Color photos Invoice Rental Survey <i>(If applicable)</i> Operating Survey <i>(If applicable)</i> 442/1004D <i>(If applicable)</i>
Refinance Documents	Mortgage Statement Payoff Demand Copy of Note <i>(Streamline FHA and IRRRL)</i>