

Lender 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		
Fee Sheet & SSPL	OR	Lender selects SSPL & disclose their fees
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		Purchase Contract (If Purchase)
Conventional: AUS Findings Accept or Approve/Eligible		
FHA & VA: AUS Findings Accept, Approve/Eligible or Refer/Eligible		
Required Prior to Docs		
Disclosures	Assets	
Anti-Steering	Indicated on AUS	Gift Letter
Transaction		
Mortgage Statement (if Refi)	Payoff Demand (if Refi)	
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)	