

Loan Officer	Phone	Email	NMLS
Processor	Phone	Email	NMLS
Loan Number			

Loan Information

Transaction Type <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance: <input type="checkbox"/> Cash out <input type="checkbox"/> Rate/Term Impounds <input type="checkbox"/> Yes <input type="checkbox"/> No	Program Type <input type="checkbox"/> Conforming <input type="checkbox"/> High Balance <input type="checkbox"/> FHA <input type="checkbox"/> FHA Condo (Single Unit Approval req) <input type="checkbox"/> Streamline <input type="checkbox"/> USDA <input type="checkbox"/> Jumbo Prime <input type="checkbox"/> Alt-Prime Full Doc <input type="checkbox"/> Alt-Prime Express DSCR <input type="checkbox"/> Alt-Prime Bank Statements <input type="checkbox"/> VA <input type="checkbox"/> IRRRL	Occupancy <input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment (NOO)	Fixed Term <input type="checkbox"/> 30/25/20 YR <input type="checkbox"/> 15 YR <input type="checkbox"/> 10 YR <input type="checkbox"/> 30 YR Fixed IO - (Alt-Prime Only) <input type="checkbox"/> 40 YR Fixed IO - (Alt-Prime Only) Adjustable Term <input type="checkbox"/> 5yr/6mo* <input type="checkbox"/> 7yr/6mo* <input type="checkbox"/> 10yr/6mo* <small>*all ARM's based on 30 day avg SOFR</small>	DSCR Prepay <input type="checkbox"/> 0 Prepay <input type="checkbox"/> 1 YR Prepay <input type="checkbox"/> 2 YR Prepay <input type="checkbox"/> 3 YR Prepay <input type="checkbox"/> 4 YR Prepay <input type="checkbox"/> 5 YR Prepay
Property Type:	<input type="checkbox"/> SFR <input type="checkbox"/> Condo <input type="checkbox"/> PUD <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Other:			
Compensation	<input type="checkbox"/> Lender Paid <input type="checkbox"/> Borrower Paid Amount: \$			
Processor Type	<input type="checkbox"/> 3 rd Party <input type="checkbox"/> In House (Only Allowed on Borrower Paid) Amount: \$			

REQUIRED DOCUMENTS FOR ALL LOANS

<input type="checkbox"/> Initial Application (1003) - Completed	<input type="checkbox"/> Marital Status	<input type="checkbox"/> Borrower(s) email address	<input type="checkbox"/> Down Payment Funds
	<input type="checkbox"/> Declarations Complete	<input type="checkbox"/> REO Schedule Complete	<input type="checkbox"/> Closing Cost Funds
	<input type="checkbox"/> 92900a (FHA Addendum)	<input type="checkbox"/> 26-1802a (VA Addendum)	
<input type="checkbox"/> Lender Disclosed Disclosures	<input type="checkbox"/> SSPL – Completed	<input type="checkbox"/> Borrower Authorization	<input type="checkbox"/> Fee Sheet
	<input type="checkbox"/> Anti-Steering Form	<input type="checkbox"/> Any additional Broker issued State-Specific Disclosures	
<input type="checkbox"/> Broker Disclosed Disclosures	<input type="checkbox"/> Initial LE within 3 days	<input type="checkbox"/> Charm Booklet (If applicable)	<input type="checkbox"/> 4506T (If applicable)
	<input type="checkbox"/> Tool Kit (If applicable)	<input type="checkbox"/> ARM Disclosure (If applicable)	<input type="checkbox"/> Home Counseling Form
	<input type="checkbox"/> SSPL – Completed	<input type="checkbox"/> Borrower Authorization	<input type="checkbox"/> Intent to Proceed
	<input type="checkbox"/> Anti-Steering Form	<input type="checkbox"/> Any additional Broker issued State-Specific Disclosures	
<input type="checkbox"/> Purchase Agreement	Purchase transaction (if applicable)		
<input type="checkbox"/> Closing Agent/Escrow Instructions			
<input type="checkbox"/> Preliminary Title Report	If Refinance (CA only)		

FULL DOC – CONFORMING, FHA or USDA

<input type="checkbox"/> AUS	<input type="checkbox"/> Full Doc - With finding of Accept or Approve/Eligible <input type="checkbox"/> FHA - With finding of Accept or Approve/Eligible or Refer/Eligible <input type="checkbox"/> USDA – With finding of Accept Eligible or Refer
<input type="checkbox"/> Credit Report	Associated with DU and within 90 days
<input type="checkbox"/> Income Documentation	Indicated on AUS
<input type="checkbox"/> Asset Documentation	Indicated on AUS (2 months all pages)
<input type="checkbox"/> Gift Letter	If applicable
<input type="checkbox"/> FHA Single Unit Condo Approval Items Only (if applicable) <input type="checkbox"/> (HUD Form 9991) <input type="checkbox"/> HOA Budget <input type="checkbox"/> Master & HO6 Policies	HOA to complete and sign HOA to provide

VA

<input type="checkbox"/> Certificate of Eligibility	
<input type="checkbox"/> AUS	With finding of Accept or Approve/Eligible or Refer/Eligible
<input type="checkbox"/> Credit Report	Associated to DU and within 90 days
<input type="checkbox"/> Income Documentation	Indicated on AUS
<input type="checkbox"/> Asset Documentation	Indicated on AUS (2 months all pages)
<input type="checkbox"/> Gift Letter	If applicable
<input type="checkbox"/> Dependent Information	

FHA STREAMLINE (No AUS required)

<input type="checkbox"/> Note	Copy of current
<input type="checkbox"/> Prior FHA Case number	To ensure it has been 210 days and have correct months for refinance authorization

VA IRRRL (No AUS required)

<input type="checkbox"/> Close of Escrow	COE
<input type="checkbox"/> Payment Coupon and Note	
<input type="checkbox"/> First Payment made date	If seasoned less than 9 months

ALT-PRIME 12 MONTH BANK STATEMENTS

<input type="checkbox"/> Income	12 months bank statements, including most recent month
<input type="checkbox"/> Bank Statement Worksheet	Bank Statement worksheet from NDM Bank Statement Calculator Desk at http://bankstatements.myndm.com/
<input type="checkbox"/> AUS	With findings showing "Ineligible"
<input type="checkbox"/> Credit Report	Within 90 days
<input type="checkbox"/> Asset Documentation	2 Month Bank Statements
<input type="checkbox"/> Gift Letter	If applicable

ALT-PRIME FULL DOC

<input type="checkbox"/> Income	Federal 1040's, 1120's, 1065's, W2's and paystubs (1 or 2 Years)
<input type="checkbox"/> AUS	With findings showing "Ineligible"
<input type="checkbox"/> Credit Report	Within 90 days
<input type="checkbox"/> Asset Documentation	2 Month Bank Statements
<input type="checkbox"/> Gift Letter	If applicable

ALT-PRIME EXPRESS DSCR & EXPRESS NO RATIO (No AUS required)

<input type="checkbox"/> DSCR	Market Rental Surveys and/or Lease agreements
<input type="checkbox"/> Credit Report	Within 90 days
<input type="checkbox"/> Asset Documentation	2 Month Bank Statements
<input type="checkbox"/> Business Purpose Loan	Business Affidavit (signed)

JUMBO PRIME

<input type="checkbox"/> AUS	<input type="checkbox"/> Full Doc - With Approve/Eligible or Approve/Ineligible due to Loan Amount or Maximum LTV on Cash-Out
<input type="checkbox"/> Credit Report	Associated with DU and within 90 days
<input type="checkbox"/> Income Documentation	Indicated on AUS
<input type="checkbox"/> Asset Documentation	2 Month Bank Statements
<input type="checkbox"/> Gift Letter	If applicable