

Submission Checklist Conventional Purchase Loans

Borrower Name _____ SS# _____ DOB _____
 CoBorrower Name _____ SS# _____ DOB _____
 Transaction Type Purchase

PRELIMINARY FINDINGS/ MISC.

- **AUS Findings (Initial) **LDP/GSA **Homepath Eligibility screen print (if applicable)

DISCLOSURES

- **Initial executed 1003 **Transfer of Servicing Disclosure **Disclosure Notices
 **Initial GFE **Settlement Provider List **Privacy Policy *Affiliate Opt Out*
 **Initial TIL **Right to Receive Apsl ARM Disclosure *(If Applicable)*
 **Executed 4506T **Patriot Act Disclosure **Patriot Act Information

IDENTITY

- **Driver's License Green Card SSN Card **SSA Authorization (SSA-89 Form)

CONDO / PUD / HOA

- HOA Dues Letter HOA Questionnaire Master Insurance Policy
 HO6 Policy

CREDIT

- **Credit Report *within 60 days* Land Contract Credit Supplement
 **Undisclosed Debt Ackn. 12mo canc. checks *priv. party* Proof derog credit paid
 BK schedules/disch/LOX

ASSETS

- **Bank Statements EMD Cancelled Check if applicable Bank stmt w EMD cleared

****IF APPLICABLE****

- Joint Access Letter Terms of Withdrawal Gift Letter
 401(k) Statement Bank stmt w Gift deposit Donors Source of Funds

INCOME

WAGE EARNER	SELF EMPLOYED	RETIREMENT/SSI
<input type="radio"/> **Paycheck stub (B. 30 dys YTD)	<input type="radio"/> **2 YRS 1040'S	<input type="radio"/> **Award Letter(s), or
<input type="radio"/> **Paycheck stub (CB, 30 dys YTD)	<input type="radio"/> **2 YRS 1120/1065s/ INCL. K-1s	<input type="radio"/> **1099s (B)
<input type="radio"/> **W2's (B) if req'd by AUS	<input type="radio"/> **3rd Party Verif of S/E	<input type="radio"/> **1099s (CB)
<input type="radio"/> **W2's (CB) if req'd by AUS		<input type="radio"/> 3 yrs continuance

****IF APPLICABLE****

- LOX for Gap in Employment Divorce Decree *(Alimony & CS)* CS payment history
 Employee Contract *bona fide*

PURCHASE CONTRACT

- **Executed Legible Purchase Contract

****IF APPLICABLE****

- Seller's Authority Seller Property Disclosure Short Sale Approval
 Addendum/Counter Offer

NOTES TO UNDERWRITER

** Designates the documents that are required on EVERY loan prior to submission