

## Submission Checklist RD Refinance Loans

Borrower Name \_\_\_\_\_ SS# \_\_\_\_\_ DOB \_\_\_\_\_  
 CoBorrower Name \_\_\_\_\_ SS# \_\_\_\_\_ DOB \_\_\_\_\_  
 Transaction Type     R&T     Streamline

### PROGRAM DOCS

\*\*Req. for Guarantee 1980-21     \*\*Property Eligibility     \*\*Income Eligibility     \*\*CAIVRS

### DISCLOSURES

\*\*Initial executed 1003     \*\*Servicing Disclosure     \*\*Disclosure Notices     \*\*Executed 4506T  
 \*\*Initial GFE     \*\*Service Provider List     \*\*Privacy Policy Affiliate Opt Out     \*\*Patriot Act Information  
 \*\*Initial TIL     \*\*Right to Receive Apsl     \*\*Patriot Act Disclosure

### IDENTITY

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

### CONDO / PUD / HOA

HOA Dues Letter     Connections Printout     Master Insurance Policy     HO6 Policy

\*\*\*\*IF APPLICABLE\*\*\*\*

### CREDIT

\*\*Credit Report within 60 days     Mtg rating is current     \*\*Payoff Statement     \*\*Undisclosed Debt Ackn.

\*\*\*\*IF APPLICABLE\*\*\*\*

BK schedules/disch/LOX     Existing Note     Current Mtg Statement  
 Credit Supplement     Proof F&C T&I on add'l prop     Proof derog credit paid

### ASSETS

\*\*Bank Statements 2 months

\*\*\*\*IF APPLICABLE\*\*\*\*

Joint Access Letter     Large Deposits sourced

### 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)	<input type="radio"/> **3rd Party Verif of S/E	<input type="radio"/> **1099s (CB)
<input type="radio"/> **W2's (CB)		<input type="radio"/> 3 yrs continuance

\*\*\*\*IF APPLICABLE\*\*\*\*

Full VOE     LOX for Gap in Employ     Employ Contract bona fide  
 Divorce Decree (Alimony & CS)     CS payment history w/ 3 yrs continuance     Lease Agreement

### TITLE COMMITMENT

\*\*Title Commit w loan coverage     CPL     Wire Instructions    \*\*24 mo Chain of Title

\*\*\*\*IF APPLICABLE\*\*\*\*

Title Survey applicable states     Tax Cert w annual taxes & parcel # indicated

### HOME OWNERS INSURANCE

\*\*HOI Policy     Typewritten Receipt how much paid so far & how much still due

\*\*\*\*IF APPLICABLE\*\*\*\*

Renewal Policy

### NOTES TO UNDERWRITER

---

---

---

---

---

---

---

---

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