

	Required Documents	Non-Credit Qualifying Portfolio*	Non-Credit Qualifying	Credit Qualifying
GENERAL	FHA Submission Cover Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Rate Lock	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LEGAL	Identification (Need LOE if address is not correct)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Copy of SS card or Discover Source results	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
APP	Case number assignment from FHA connection with MIP refund and CAIVRS success	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CREDIT	Tri-Merge Credit Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Credit supplement for current mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Residence history of payments		6 MONTHS: <input type="checkbox"/> Owner, Credit <input type="checkbox"/> Sup Renter, VOR	12 MONTHS: <input type="checkbox"/> Owner, Credit <input type="checkbox"/> Sup Renter, VOR
	Written LOX for any major derogatory credit or recent (2 yrs) derogatory credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Copy of First Mortgage Note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Payoff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Current Mortgage Statement (optional)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
INCOME	Paystubs dated within 30 days (Covering 30 days) and 2 years' W2s for wage earners			<input type="checkbox"/>
	Asset Docs - Only assets needed to close in excess of one month PITI of new loan must be verified per section 2.11 of product profile	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4506T results with written VOE covering 2 yr history of OT or Commissions if using			<input type="checkbox"/>
INSURANCE	Homeowners insurance with mortgagee clause change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MISC APP	1003 (Fully completed covering 2yr residency/employment/income)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MISC CREDIT	Original Credit report pulled			<input type="checkbox"/>
RESPA'S LEGAL	4506T - Must be signed and dated within three days of application			<input type="checkbox"/>
	Borrowers Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RESPA'S APP	Application (1003) - Signed and dated within three days of application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	92900A/1820A - Signed and dated within three days of application. (2 pages)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	FHA Case Number Assignment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	FHA Case Query	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Shellpoint DBA of NewRez serviced loans