

Submission Checklist

AE Name: _____

Broker (Company Name): _____

Broker LO Name: _____

Broker LO Email Address: _____

Broker LO Phone: _____

Processor Name: _____

Processor Phone: _____

Processor Email Address: _____

Loan Information

Loan Number: _____

Borrower's Name: _____

Co-Borrower's Name (If Applicable): _____

Scenario Desk Ticket# (If Applicable): _____

Product Type: Fixed ARM

Property Type: OO Second Home NOO

NY CEMA: YES NO

Loan Purpose: Purchase R/T Refi CashOut

Product Type:

Conventional FHA Streamline (Credit Qualifying) Streamline (Non-Credit Qualifying)

VA IRRRL USDA JUMBO Jumbo Type (J/I/DREAM BIG/F/D/C/H/HIGH BALANCE EXTRA) _____

For TBD & Credit Boost - See Forms in Client Library

Document Requirements & FEES

Need Complete 1003 that includes the following:

- Income
- Income Other (ex: 2nd job, rental income, etc.)
- 2 years of employment history
- 2 years of housing history
- Asset Details – must match or exceed AUS

Fees:

- \$550 U/W & \$445 admin – CA/NV/NY/WA & Jumbo
- \$550 U/W & \$405 admin – all other states
- \$495 U/W & \$0 admin - FHA Streamline & VA IRRRL
- \$125 – TX Attorney
- \$6 Life of Loan Flood Certs (All Products)
- \$150 CDA Fees (Jumbo Loans)

Other Required Docs:

- Purchase Contract (if purchase)
- Current Paystub within last **60** days
- AUS Findings
- Credit Report within **90** Days
- If Self-Employed – 1040's and all schedules.
Follow AUS on number of years

- \$225 Desk Review & Report Fee for Transferred Appraisals
- \$325 Desk Review & Report Fee for Transferred Appraisals for 2-4 units
- Tax Service Fee (Non-FHA products):
 - \$1-\$999K - \$80
 - Over \$999K - Every \$100K increase = Extra \$10