

## 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:** \_\_\_\_\_  
**Estimated Closing Date:** \_\_\_\_\_  
**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 (Signed & Dated by Broker) that includes the following:**

- Income
- Income Other (ex: 2<sup>nd</sup> job, rental income, etc.)
- 2 years of employment history
- 2 years of housing history
- Asset Details – must match or exceed AUS
- Marital Status for VA/FHA

**Other Required Docs:**

- Purchase Contract (if purchase)
- Current Paystub within last 30 days
- Acceptable AUS Findings (Approved/Eligible or Accept) (N/A for VA & Jumbo Products)
- Credit Report within 75 Days (45 Days for Non-Agency)
- If Self-Employed – 1040's and all schedules. Follow AUS on number of years
- If 3<sup>rd</sup> Party Processing Fee – Signed Third Party Processing Company Affiliated Business Attestation

**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)
- \$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