



## Submission Checklist & Documentation Type

\*\*\* **Name of the dropdown.** Lettered items are what you upload under each section.

- 1) **Initial H/W 1003**
  - a. Broker Submission Form
  - b. 1008/ LT 92900
  - c. Typed 1003
  - d. Initial H/W 1003
  - e. All initial disclosures
  - f. Itemized GFE
- 2) **Credit Conditions**
  - a. Brokers credit report
  - b. LOE's: Inquiry letters, address variations, derogatory credit
  - c. Payoffs (must match HUD at funding)
  - d. Credit supplements
  - e. Bankruptcy papers
  - f. Satisfaction of public records: liens and judgments
  - g. Divorce Decrees
  - h. Subordination Agreements
- 3) **Income Documentation**
  - a. Paystubs covering a complete/sequential 30 days (at least one must include 30 days of year to date earnings)
  - b. W-2's (please be sure pay history matched 1003 or LOX is required, also address any employer name changes)
  - c. Award Letters: Social Security, Retirement and Disability must include 3 year continuance in most cases
  - d. Lease Agreements
  - e. Child Support/Alimony
  - f. Tax Returns, Federal: personal returns all pages, K-1's and all supporting schedules. Business returns all pages and all supporting schedules. Please do not include State Returns
  - g. 4506-T
- 4) **Asset Documentation**
  - a. Bank Statements all pages required multiple statement to be in sequential order (no skipped months)
  - b. VOD's
  - c. 401K statements (annual and quarterly statement must be accompanied by a current statement of value as applicable)
- 5) **Sales Contract**
  - a. Purchase contract
  - b. Amendatory Clause
  - c. Notice to Homebuyer
  - d. Prelim
  - e. Power or Attorney, if applicable
- 6) **Appraisal, if applicable**
  - a. Appraisal