



INITIAL SUBMISSION CHECKLIST

LOAN INFORMATION						
Borrower's Name			Loan Number			
Property Address						
Loan Type	NonQM DSCR	NonQM TRID	Conv	Occupancy	Owner	Non-Owner
FHAVA						
Loan Purpose	Purchase	Refinance		Property Type	SFR Manufactured	CONDO PUD Multi Unit:
Loan Amount				Sales Price		
Initial Disclosures Signed Date				Appraised Value		
ALL LOANS						
1. Completed 1003						
2. Credit report for all borrowers						
3. Initial Fee Sheet						
4. Copy of Drivers License and SS Card						
5. AUS findings, if applicable						
INCOME DOCUMENTATION (If applicable to program)						
6. Full Documentation Income (Paystubs, W2s, or Tax Returns)						
7. Bank Statement Loan-12/24 Months Bank Statements-all pages						
8. P&L Loan- One to Two years P&L						
9. 1099 Loan- Two years 1099's						
10. CPA Letter -if applicable						
11. Business Narrative-if applicable						
12. Lease Agreements for all rental properties						
ASSETS						
13. Two months bank statements all pages showing sufficient assets to close, if applicable						
14. If Reserves Required for Program- Two Month's Asset Statements, all pages						
PURCHASE DOCUMENTS						
15. Fully Executed Purchase contract with all Addendums						
16. Copy of Earnest Money Deposit check and source of funds						
DISCLOSURES						
17. Intent to Proceed						
18. Borrower's Certification and Authorization						
19. Business Purpose Cash Out letter, if applicable						
FHAVA ONLY						
20. Signed 92900A or 1802						
21. FHAVA: CAIVRS information for all borrowers						
22. Request VA Cert of Eligibility (verify Funding Fee w/ Cert)						
SUBJECT PROPERTY -IF AVAILABLE*						
23. Flood Certification						
24. Full Appraisal						
25. Title w/ All Schedules						
26. Tax Certification						
27. HOI: Loss Payee and Correct Loan Number						
28. HOI: Effective date for refinance – must have 90 days remaining on policy from funding date or renewal required to be paid at closing and renewal w/ loss payee required in file						
29. If property in Flood Zone, Flood Insurance required, verify borrower names match, loss payee, Loan #, and effective dates in compliance						