



Conventional Refinance Submission Checklist

WHOLESALE & NON-DELEGATED & DELEGATED

Conventional Refinance (Rate/Term and Cashout)

- Signed 1003 by Loan Officer
- Initial Fee Worksheets (Broker and Title Co)
- Anti-Steering Disclosure
- Borrower Authorization Signed / Dated Prior to Credit Report
- Signed 4506-C Completed / Signed by Each Borrower
- Credit Report for All Borrowers
- LOE for Recent Credit Inquiries
- LOE for Address Variances
- Copy of Borrower's Photo ID and SS Card
- Copy of Current Note / Deed of Trust
- Current Mortgage Statement
- Current Payoff Statement
- PDF of AUS Findings (Do Not Finalize or Assign Over)
- Income Documents (Per AUS Requirements)
- 30-Days Current Paystubs
- 2 Years W2s
- Tax Returns, if Applicable
- Asset Documentation (Per AUS)
 - 60-Days Statements, if Applicable (Checking, Savings, Retirement, Per AUS)
- Homeowner's Insurance Policy