

Initial Loan Submission	
	Loan Setup and Disclosure Form
	Anti-Steering Disclosure
	Fee Sheet - Including Hazard Insurance and Property Tax Estimates
	Credit Report, Copy Uploaded to File and Reissued through the TPO Portal
	AUS Findings, Run through the TPO Portal
	Purchase Agreement - If Applicable

Underwriting Submission	
Compliance Documents - If Broker-Disclosed or Wet-Signed by Borrower(s)	
Fully Executed Disclosure Package	
	1003
	Loan Estimate
	Settlement Service Provider List
	Intent to Proceed
	Rate Lock Agreement
	Borrower Certification and Authorization
	4506-T
	Federal Disclosure Notices
	Privacy Policy Notice
	Homeownership Counseling Notice
	Your Home Loan Toolkit - Proof Sent to Borrower
	State-Specific Disclosures - As Applicable
	CHARM Booklet - If Applicable
	ARM Disclosure - If Applicable
	Notice Concerning Private Mortgage Insurance -Lender Paid - If Applicable
	Affiliated Business Arrangement Disclosure - If Applicable
	Affiliate Sharing Opt Out Notice - If Applicable
Asset Documents	
	Bank Statement - All Pages
	Retirement Statements - If Applicable
	Earnest Money Deposit Verification - Purchases
	Gift Letter and Supporting Documentation - If Applicable
Income Documents	
	Paycheck Stubs
	W-2s
	Written Verification of Employment - If Applicable
	Tax Return - Self-Employed Borrower(s)

Credit Documents	
<input type="checkbox"/>	Credit Report
<input type="checkbox"/>	AUS Findings
<input type="checkbox"/>	Verifications - If Applicable
<input type="checkbox"/>	Letters of Explanation - If Applicable
<input type="checkbox"/>	Bankruptcy/Foreclosure Documentation - If Applicable
<input type="checkbox"/>	Divorce Decree/Child Support Order/Death Certificate - If Applicable
Property Documents	
<input type="checkbox"/>	Purchase Agreement Addendums - If Applicable
<input type="checkbox"/>	Inspections - As Required (Water Test, Well & Septic Inspection, Termite Inspection)
Changed Circumstance Submission	
<input type="checkbox"/>	Supporting Documentation, If Applicable
Closing Request	
<input type="checkbox"/>	Hazard Insurance with Invoice or Paid Receipt
<input type="checkbox"/>	Closing Protection Letter
<input type="checkbox"/>	Title Commitment
<input type="checkbox"/>	Tax Certificate
<input type="checkbox"/>	Wire Instructions for Settlement Agent
<input type="checkbox"/>	Payoff Statements
<input type="checkbox"/>	Invoices to be Paid at Closing
<input type="checkbox"/>	Subordination Agreements - If Applicable
<input type="checkbox"/>	Power of Attorney - If Applicable

Note: This form is for broker files. Reference the Loan Submission Checklist – NDC (Conventional) for non-delegated correspondent files.