Loan Submission Checklist – NDC (Conventional)

Initial Loan Submission	
☐	Loan Setup and Disclosure Form
☐	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 Correspondent-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)

Loan Submission Checklist – NDC (Conventional)

Credit Documents	
☐	Credit Report
☐	AUS Findings
☐	Verifications - If Applicable
☐	Letters of Explanation - If Applicable
☐	Bankruptcy/Foreclosure Documentation - If Applicable
☐	Divorce Decree/Child Support Order/Death Certificate - If Applicable
Property Documents	
☐	Purchase Agreement Addendums - If Applicable
☐	Inspections - As Required (Water Test, Well & Septic Inspection, Termite Inspection)

Changed Circumstance Submission	
☐	Supporting Documentation, If Applicable

Closing Request	
☐	Hazard Insurance with Invoice or Paid Receipt
☐	Closing Protection Letter
☐	Title Commitment
☐	Tax Certificate
☐	Wire Instructions for Settlement Agent
☐	Payoff Statements
☐	Invoices to be Paid at Closing
☐	Subordination Agreements - If Applicable
☐	Power of Attorney - If Applicable

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