

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
	HUD/VA Addendum to Uniform Residential Loan Application
	Important Notice to Homebuyers
	Informed Consumer Choice Disclosure Notice
	Notice to Homeowner
	FHA Amendatory Clause/ Real Estate Certification - Purchases
	For Your Protection: Get a Home Inspection - Purchases
	HUD Appraised Value Disclosure - Purchases
	FHA Application of Unused Escrow Funds Authorization - Refinances
	Social Security Number Certification - If Documentation Confirming SSN Not Provided

Asset Documents	
<input type="checkbox"/>	Bank Statement - All Pages
<input type="checkbox"/>	Retirement Statements - If Applicable
<input type="checkbox"/>	Earnest Money Deposit Verification - Purchases
<input type="checkbox"/>	Gift Letter and Supporting Documentation - If Applicable
Income Documents	
<input type="checkbox"/>	Paycheck Stubs
<input type="checkbox"/>	W-2s
<input type="checkbox"/>	Written Verification of Employment - If Applicable
<input type="checkbox"/>	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 non-delegated correspondent files. Reference the Loan Submission Checklist – Broker (FHA) for broker files.

