

Submission Checklist Conventional Refinance Loans

Borrower Name _____ SS# _____ DOB _____
 CoBorrower Name _____ SS# _____ DOB _____
 Transaction Type R/T Refi C/O Refi DU Refi + Freddie Relief

PRELIMINARY FINDINGS/ MISC.

**AUS Findings (Initial) **LDP/GSA Fannie/Freddie Servicer Verification Uploaded

DISCLOSURES

**Initial executed 1003 **Transfer of Servicing Disclosure **Privacy Policy *Affiliate Opt Out*
 **Initial GFE **Settlement Provider List **Patriot Act Disclosure
 **Initial TIL **Right to Receive Apsl **Patriot Act Information
 **Executed 4506T

IDENTITY

**Driver's License Green Card SSN Card **SSA Authorization (SSA-89 Form)

CONDO / PUD / HOA

HOA Dues Letter HOA Questionnaire Master Insurance Policy
 HO6 Policy

CREDIT

**Credit Report *within 60 days* Mtg Payoff Statement Credit Supplement
 **Undisclosed Debt Ackn. 12mo canc. checks *priv. party* Proof derog credit paid
 Land Contract BK schedules/disch/LOX

ASSETS

**Bank Statements- Required only when asked for by AUS or when funds are required for closing

****IF APPLICABLE****

Joint Access Letter Terms of Withdrawal Gift Letter
 401(k) Statement Bank stmt w Gift deposit

INCOME

WAGE EARNER	SELF EMPLOYED	RETIREMENT/SSI
<input type="radio"/> **Paycheck stub (B. 30 dys YTD)	<input type="radio"/> **2 YRS 1040'S	<input type="radio"/> **Award Letter(s), or
<input type="radio"/> **Paycheck stub (CB, 30 dys YTD)	<input type="radio"/> **2 YRS 1120/1065s/ INCL. K-1s	<input type="radio"/> **1099s (B)
<input type="radio"/> **W2's (B) if req'd by AUS	<input type="radio"/> **3rd Party Verif of S/E	<input type="radio"/> **1099s (CB)
<input type="radio"/> **W2's (CB) if req'd by AUS	<input type="radio"/> **Separate 4506T for Business \$	<input type="radio"/> 3 yrs continuance

****IF APPLICABLE****

LOX for Gap in Employment Divorce Decree *(Alimony & CS)* CS payment history
 Employee Contract *bona fide*

TITLE

**Title Commitment CPL Wire Instructions **24 Mo Chain of Title

****IF APPLICABLE****

Title Survey Tax Certification

HOMEOWNERS INSURANCE

** Homowners Policy Typewritten Receipt

NOTES TO UNDERWRITER

**** Designates the documents that are required on EVERY loan prior to submission**