



CONVENTIONAL PURCHASE AND REFINANCE CHECKLIST

COMPLETE SUBMISSION REQUIREMENTS

** Items required for Mini-Submission*

- * Submission form with legible correct contact information
- * Completed 1003 signed by the loan officer and if face to face signed by the borrower
- * Tri merged credit report
- * Good Faith Estimate
- * Statement of Compliance (Safe Harbor/Anti-Steering)
- * Service Provider List
- * RESPA Fee Sheet – indicating Lender Paid or Borrower Paid Compensation
- 1008
- DU findings
- Income Documentation: Covering a 2 year history, 30 days most recent paystubs and 2 most recent years W2's (For Self Employed Borrowers copies of the 2 most recent years 1040's, all schedules and pages)
- Asset Documentation: All pages of most recent Bank Statements or Asset Statements to support assets listed on the 1003.
- If you are using child support, alimony, or separate maintenance for qualifying purposes, you must provide a copy of your divorce decree.
- Escrow instructions – Escrow states only
- Prelim/Title commitment – must be no more than 90 days at the time closing
- Fully executed Purchase Contract signed by all parties (*Purchase Transactions Only*)
- Signed and Dated 4506-T
- Copy of the note of any subordinate lien (*Refinance Transactions Only*)
- Copy of Earnest Money Deposit Check
- Mortgage Broker Fee Agreement (wholesale only)