

**Application Information**

- Loan Submission Form
- 1008/ Transmittal/ Loan Analysis
- Signed initial 1003
- Updated 1003 to match supporting documentation
- AUS (DO/ DU/ LP/ GUS) findings released
- Completed Patriot Act form and photo ID(s)

**Credit**

- Credit report and Risked Based Pricing Disclosure
- Credit inquiry letter or explanation letter, if applicable
- Divorce Decree/ Separation Agreement/ Parenting Agreement, if applicable
- VOR/ VOM, if applicable (if private mortgage, 12 months cancelled checks)
- Bankruptcy, foreclosure, deed-in-lieu, short sale documentation, if applicable

**Income**

- Income documentation per AUS and underwriting guidelines
- Processor's income calculation

**Assets**

- Recent bank statements for all assets listed on the 1003
- Documentation for any large non payroll deposits
- Copy of earnest money check, with recent bank statement showing withdrawal
- Gift letter and supporting documentation, if applicable

**Property**

- Sales contract fully executed with all exhibits and amendments, if applicable
- Appraisal (to include Invoice, appraiser's license, a copy of the appraisal order, appraiser's E&O and SSRs)
- Prelim CD showing all attorney, title, and government fees
- Prelim title, CPL, attorney E&O and wiring instructions
- Hazard insurance

**Disclosures and Forms**

- All required disclosures listed on the Disclosures and Forms checklist