



LOAN SUBMISSION FORM-CONV

Borrower(s): \_\_\_\_\_

Lender: \_\_\_\_\_

Main Contact: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

[ ] File uploaded [ ] TIL requested [ ] Appraisal Ordered [ ] DO Released

Borrower email (required): \_\_\_\_\_

Processor's Name and email: \_\_\_\_\_

Is a particular CNC Underwriter requested? \_\_\_\_\_ If so, which CNC Underwriter? \_\_\_\_\_

LOAN INFORMATION

- [ ] Loan Submission Form
[ ] Initial Loan Application (1003) - Signed by LO
[ ] Revised Loan Application (1003) - All 1003's must include NMLS numbers for LO and Company
[ ] Transmittal (1008)

CREDIT REPORT AND LIABILITIES

- [ ] Credit Report
Credit Reporting Company Name: \_\_\_\_\_
Credit Report Reissue Number: \_\_\_\_\_
For Credit Reissue:
User Name: \_\_\_\_\_
Password: \_\_\_\_\_
[ ] Credit Report Supplements (incl FACTA and Risk Based Pricing)
[ ] Explanation of derogatory credit and Inquiries within 120 days
[ ] Explanation of name or address variances
[ ] Borrower(s) Gov't issued photo IDs
[ ] AUS Findings/Feedback (DU/DO) - released to Mid America Mortgage
[ ] VOM (if not on credit report)
[ ] VOR (if required)
[ ] Divorce Decree, Separation, Judgement, Bankruptcy, or other liability documentation
[ ] Cancelled checks to exclude debts (12 months)
[ ] Mortgage Statement (other than subject)
[ ] Non-Escrowed Mortgage RE tax statement
[ ] HOA Dues documentation
[ ] Payoff Statement or Payoff Calculation (Required on Refis)

INCOME

- W-2 Employee Using Base Pay
[ ] Pay Stub - covering 1 full month with YTD earnings
[ ] W-2's for prior 2 years or VOE with 2 yr. history (written VOE required if using bonus, OT, or commissions to qualify)
Self-Employed or Rental Income
[ ] 1040's for prior 2 years
[ ] YTD P&L
[ ] 1099's for prior 2 years
[ ] 1120/1120s for prior 2 years - if ownership is over 25%
[ ] K-1's for all companies on Schedule E
[ ] CPA Letter or Business Licenses
Other - if applicable
[ ] Employment Contracts
[ ] Lease Agreements
[ ] Awards Letters + proof of current receipt
[ ] Pension Awards + proof of current receipt
[ ] Social Security Awards letter + proof of current receipt
[ ] Child Support Agreement letter + proof of current receipt
[ ] Trust Agreement

ASSETS

- [ ] Bank Statement(s) - most recent 2 months and showing funds to close
[ ] Verification of source for large deposits
[ ] Earnest Money Deposit source (cancelled check & bank statement)
[ ] 401k/IRA/Annuity Statement(s) - most recent 2 months
[ ] Gift Letter - plus verification of donor funds, proof of transfer and deposit into borrower(s) account
[ ] NSF fees explanation (if applicable)
[ ] Cancelled checks for any POC items
[ ] HUD-1 or contract from sale of previous home - if using proceeds for down payment
[ ] Use of Funds Letter - for any joint account the owner is not a borrower

APPRAISAL

- [ ] Appraisal - legible photos, addenda, maps, sketch
[ ] Appraiser's license - must be state certified
[ ] Proof Borrower Received Copy of Appraisal/Valuations

PROPERTY DOCS

- [ ] Sales Contract - signed with all addenda
[ ] Termite/Home Inspection - if contract or appraiser requires
[ ] Prior Sale HUD - if less than 6 months since sale Condo/HOA/PUD
[ ] 51% Owner Occupancy Certification - if appl.
[ ] Condo/PUD questionnaire - completed by HOA
[ ] Condo/PUD Association Master Insurance Policy
New Construction
[ ] Certificate of Occupancy

DISCLOSURES

- [ ] LE and Itemization - dated within 3 days of application
[ ] Certification of Receipt of LE/Intent to Proceed
[ ] All LEs and Change of Circumstance forms
[ ] Initial TIL
[ ] Affiliated Business Disclosure (if applicable)
[ ] Written list of providers (if applicable)
[ ] Anti Steering Disclosure
[ ] Rate Lock Agreement / Mortgage Loan Origination Disclosure
[ ] RESPA Servicing Disclosure
[ ] ECOA Disclosure
[ ] Notice of Right to Receive Appraisal - ECOA
[ ] Notice of Right to Receive Appraisal - HPML
[ ] Appraisal Credit Card Authorization
[ ] Fair Lending Notice
[ ] Patriot Act Disclosure
[ ] Privacy Policy
[ ] Credit Score Disclosure
[ ] Acknowledgement of Receipt of RESPA's Homeownership Counseling Organizations List AND Copy of List Provided
[ ] Borrower(s) Credit Authorization
[ ] Consent to Receive E-mail Delivery
[ ] True Certified Letter
[ ] Tangible Net Benefit - all refinances
[ ] LDP/GSA checks - Borrowers, Sellers, Realtors, Appraiser, Processor, Loan Officer & Company
[ ] PMI Disclosure (if applicable)

TITLE AND HAZARD DOCUMENTS

- Title Insurance
[ ] Title commitment with 3 year chain of title
[ ] CPL
[ ] Wire Instructions
[ ] Tax Cert
Hazard Insurance
[ ] Hazard Binder with proper coverage & Paid Receipt
[ ] Endorsement to Mid America Mortgage or corrected mortgagee clause

MISCELLANEOUS

- [ ] Signed 4506-T
[ ] POA - must be prior approved