



## General Documents

- ◇ Initial signed/dated 1003 by borrower and Loan officer. NMLS and originator information on 1003 must match Mortgage Machine
- ◇ Loan Estimate must be dated within 3 days of initial 1003 (Including Service Provider List)
- ◇ Certification of receipt of LE, Intent to Proceed
- ◇ Fee Itemization worksheet
- ◇ Verbal authorization to pull credit before date of credit report
- ◇ Borrower's Authorization Form
- ◇ Anti Steering Disclosure
- ◇ Credit Score Information Disclosure
- ◇ Home Counseling List
- ◇ Brokers Appraisal Acknowledgement executed by borrower
- ◇ Government issued picture ID for all borrowers
- ◇ Executed SSA-89 or copy of borrowers social security cards
- ◇ Any other required disclosures or state specific disclosures
- ◇ Payoff Statement if refinance
- ◇ AUS Findings if not run through Mortgage Machine

## Income/Asset documents; submit as much as possible for accurate DTI, cash to close and reserves

- ◇ Income documentation as required by AUS and loan program
- ◇ Asset documentation required by AUS and loan program (source any large non-payroll deposits)
- ◇ Fully Executed 4506t

## Property documents

- ◇ Executed Purchase Agreement with all addendums and attachments
- ◇ Appraisal
- ◇ Termite/Home inspection as applicable

## Required disclosures by product

### FHA

- ◇ FHA ID# 3813210057
- ◇ HUD/VA Addendum (HUD 92900-A)
- ◇ FHA HUD Appraised Value Disclosure
- ◇ FHA Notice to Homebuyer (HUD 92900-B)
- ◇ FHA Consumer Choice Disclosure

### VA

- ◇ VA ID# 067007-00-00
- ◇ HUD/VA Addendum HUD 92900-A? VA Form 26-1802a
- ◇ Certificate of Eligibility

### USDA

- ◇ USDA Income & Location eligibility determination
- ◇ USDA Form RD 3555-21 Request for Single Family

Additional documents will be required based on findings and underwriters review of the file.