

Quick Reference

Submit to Underwriting – Minimum Documentation/Data

All loan types

- Initial 1003 – Completed and Signed
- Income Documentation: As required by AUS and Loan Program
- Initial Disclosures and Forms (including Program Specific Disclosures) - Completed and Signed
- Company Privacy Policy (For Non-Delegated Correspondent Submission)
- Anti-Steering – Completed (For Broker Submission with Lender Paid Compensation)
- Credit Report dated within 75 days of Submission Date
- Purchase Agreement (if applicable) – All pages, Addendum(s), Attachments
- Separation Agreement and/or Divorce Decree (if applicable)

Conventional Loan

- DU Approve/Eligible, or LP Eligible/Accept
- MI Quote if LTV > 80%
- MI Disclosed on Initial Loan Estimate

FHA

- DU Approve/Eligible, or LP Accept (Except Streamline)
- Manual UW – Include the Ineligible/Refer Findings
- Credit Report for Non-Borrowing Spouse for property located in AZ, CA, ID, LA, NV, NM, TX, WA, WI
- Streamline Refinance:
 - Case Number Assignment
 - Payoff

VA

- Initial 1003 – Section 7 – Military Service = Yes for Veteran Borrower and applicable boxes checked
- DU Approve/Eligible, or LP Accept (Except IRRRL)
- Manual UW – Include the Ineligible/Refer Findings
- Credit Report for Non-Borrowing Spouse for property located in AZ, CA, ID, LA, NV, NM, TX, WA, WI (except IRRRL)
- Veteran's Certificate of Eligibility
- VA IRRRL
 - Case Number Assignment
 - Payoff

USDA

- GUS Findings Accept/Eligible
- Household Member, Income and Asset Disclosure – Completed and Signed
- USDA Form 3555-21 – Completed & Signed
- Manual UW – Include the Refer Findings