



Submission Cover Sheet

This form must be completed in its entirety to be approved for underwriting submission. Blank forms or missing information from this checklist will result in a delay of your file being submitted to underwriting.

Loan #: _____ Borrower Name: _____

Loan Amount _____ Property Address _____

Compensation if brokered file: Lender Paid Borrower Paid Corr file – does not apply
Assisted Correspondent Only: Prequal Application

Loan Officer Email Address _____ Phone # _____

Processor Email Address: _____ Phone # _____

Please check all that apply:

Mortgage Insurance (Conventional Only) BPMI (standard MI) LPMI Split Single Financed

Escrow Waiver? Yes No Escrow Repair Holdback? Yes No Gift Funds Used? Yes No

Cash Out Refi? Yes No Manufactured Home? Yes No

Prequal Completed prior to UW? (Must be uploaded into file) 600-619 program Regular Prequal

FSB Underwriting Fee Waived Yes No (automatic if UW fee does not show on LE)

Please provide the following for our file and CD Prep:

Listing Agent: _____ Company: _____

Address: _____

License ID for Agent: _____ License ID for Company: _____

Phone: _____ Email: _____ or FSBO

Selling Agent: _____ Company: _____

Address: _____

License ID for Agent: _____ License ID for Company: _____

Phone: _____ Email: _____ or FSBO

Title Company Name: _____ Contact: _____

Address: _____

Email for CD & Docs: _____ License # _____

Phone # _____

For Credits that are applicable on file such as property tax, etc., they must show on the preliminary CD from the Title Company for FSB to list on the Initial CD.

Credit Report Information – Required (we MUST be able to read)

Credit Vendor _____ Credit Reference # _____

Account User ID _____ Password _____

If your password changes prior to completion of the file in UW'ing, please upload a note to UW with new information to allow FSB to complete the file without delays. These can be uploaded to a general Prior To Closing Condition



Loan Submission Checklist & Stacking Order

- **Submission Form**
- **Initial 1003 (completed and signed by all parties)**
- **Application Disclosures** – dated at application or within 3 days
 - Anti-Steering – Only for Lender Paid files with 3 options completed
 - Disclosure Notice
 - Fair Credit (normally on Disclosure Notices)
 - Servicing Disclosure Notice (with one option marked)
 - Mortgage Fraud FBI Form
 - Credit Risk Based Pricing/Notice to Home Loan Applicant (normally at the end of the credit report)
 - Proof of Delivery of HUD Settlement Cost Booklet
 - HUD Counseling Disclosure Acknowledgment & HUD Counseling List
 - Borrower Certification & Authorization
 - Patriot Act Disclosure
 - Broker Compensation Acknowledgement
 - Equal Credit Opportunity Act
 - Flood Disaster Protection Act
 - Privacy Policy
- **Credit Report for all Borrower's**
- **HVCC/Appraisal Disclosures** – dated at application
 - ECOA Appraisal Disclosure
 - Notice of Written Appraisal Disclosure
- **State Disclosures**
- **Undisclosed Debt**
- **4506T**
- **Driver's License/SS Card**
- **Loan Estimate**
 - Intent to Proceed
 - Proof of Delivery of LE
 - Written list of Providers
 - Dated within 3 days of application date of Loan Originators signature
- **FHA Disclosures/VA Disclosures/USDA Disclosures** - if applicable
- **Appraisal**
- **Purchase Agreement - Earnest Money Deposit front and back of cancelled check**
- **IF a REFI - payoff statement and most the mortgage statement**
- **Income Documents (for all borrowers)**
 - Paystubs (most recent 30 days with YTD income)
 - W2's / 1099's (most recent 2 years for all employers)
 - Tax Returns (most recent 2 years)
 - Bank Statements (most recent 2 months with ALL pages)
 - Verification of Employment
 - Verification of Deposits
- **Homeowners Insurance**
 - Property Address to match USPS verified address
 - Deductible to be indicated on DEC page - cannot exceed 5% of dwelling or \$5000 whichever is less
 - Borrower's names to be spelled correctly
 - Mortgagee Clause to read exactly
 - One Year policy period at closing
- **Title Commitment/CPL & Wiring Instruction** – dated within 30 days of closing
- **ALL Invoices**