

**SUBMISSION ORDER
REQUIRED DOCUMENTATION**

1. LOCK-IN/REGISTRATION FORM

2. MEMOS TO FILE FROM BROKER

3. FNMA 1008 - TRANSMITTAL SUMMARY

4. APPRAISAL (ORIGINAL) – to include the following:

- Photographs of the subject property
- Photographs of the comparable properties
- Page 2 of the appraisal with market value and Appraiser's signature
- Page 1 of the appraisal
- Rental comparables (when applicable)
- Addendum(s) to appraisal (when applicable)
- Floor plan
- Location map(s)
- Certificate & Statement of Limiting Conditions with appraiser's signature
- FNMA 1028 (when applicable)
- Condominium Certification and Insurance Information (when applicable)

See Guide to Doing Business for addl requirements.

5. TYPED FNMA APPLICATION

(copy and original go to closing)

6. INITIAL SIGNED FNMA APPLICATION

(ORIGINAL)

7. CASH OUT LETTER (when applicable)

8. GREEN CARD/ALIEN REGISTRATION

(when applicable)

9. CREDIT REPORT DOCUMENTATION

- Credit report (Three Repository with FICO Scores) (ORIGINAL)
- Written explanation (required on late payments, bankruptcy, delinquencies, etc)

10. MORTGAGE DOCUMENTATION

- Verification of mortgage (s)
- Leases (as applicable)
- Net proceeds memo (when applicable)
- Sales contract on present home (when applicable)
- HUD-1 on sale of property
- Relocation papers/agreement (when applicable)

11. RENTAL VERIFICATIONS

12. LOAN VERIFICATIONS

13. MISCELLANEOUS DOCUMENTATION

- Divorce decrees, separation agreement, car title, etc.

14. EMPLOYMENT DOCUMENTS

- Income memorandum (explanation of income calculations/averaging of O/T, bonus, hourly pay, commission, interest/dividend, etc.)
- Verification of Employment
- Most recent 30 days paystubs
- Most recent two years W-2
- Gap of employment letter (when applicable)
- Verification of Previous Employment
- Tax Returns
 - Individual tax returns
 - Corporate tax returns
 - Partnership returns
 - FNMA Form 1084a or B (self-employed)
 - IRS Form 4506T

15. DEPOSIT DOCUMENTATION

- Most recent 2 months bank statements
- Written explanation & supporting documentation (when applicable)
- Gift letter and proof of deposit of gift funds and donor's ability

16. SALES CONTRACT ON SUBJECT PROPERTY

- Copy of cancelled deposit check

17. COMPLIANCE DOCUMENTS

- Good Faith Estimate (Disclosing Yield Spread Premium in specific dollar amount.)
- Disclosure of Required Service Providers Truth-in-Lending Disclosure
- Mortgage Loan Origination Agreement
- Transfer of Servicing Disclosure
- Adjustable Rate Mortgage Disclosure
- FNMA Form 1097 - Borrower's Authorization and Certification
- ECOA Rights Letter
- Credit Score Notice
- Applicant Disclosure and Applicant Certification for Reduced or Low Documentation Applications (if applicable)