

Loan Submission Checklist

VA IRRLS ONLY	
	Paid in Full VA loan #
	Original rate %
	Original loan amount \$
	Original term (# months)

NON-QM ONLY	
	Business Affidavit (Investor Advantage Only)
	Prepayment Penalty: <input type="checkbox"/> None <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year <input type="checkbox"/> 3 Year (Investor Advantage Only)
	AUS: All loans must be submitted to DU for the benefit of alerts. DU documentation requirements cannot be followed (Full Doc)
	Income Documentation: Refer to specific NDM Non-QM product matrix for the document requirements

BROKER SUBMISSION CHECKLIST - LENDER DISCLOSED	
	Signed initial Loan Application by borrower(s) with LO signature within 1 business day; Include demographic addendum and any other applicable addenda
	Credit Package (Income, Assets, Purchase Agreement, Title)
	Signed Credit Authorization
	Settlement Service Provider List (SSPL)
	Fee Sheet / IFW
	Broker Disclosures (4506T, Anti Steering)
	E-consent if using electronic signatures
	Credit report(s) - if FHA include for Non-Qualifying Spouse

BROKER SUBMISSION CHECKLIST - BROKER DISCLOSED	
	Signed initial Loan Application by borrower(s) with LO signature; Include demographic addendum and any other applicable addenda
	Loan Estimate (LE) must not have a lender name or loan number
	12 Days Disclosure (TX Cash Out loans)
	Settlement Service Provider List (SSPL)
	Intent to Proceed
	Safe Harbor / Anti Steering
	Tool Kit (include POD or acknowledgment of receipt)
	Home Counseling Form with list of 10 agencies
	Credit report(s) - if FHA include for Non-Qualifying Spouse
	Broker Disclosures and State Specific Disclosures, incl. 4506T
	Credit Package (Income, Assets, Purchase Agreement, Title)
	Credit Authorization
	Interest Rate Lock Agreement (Pre-locked loan ONLY)
	E-consent if using electronic signatures

NOTES / COMMENTS