

Loan Information

Borrower: _____ First: _____ Name/Last: _____ Name: _____
 Co-Borrower: _____ First: _____ Name/Last: _____ Name: _____
Product Code: _____
 Agency Plus (Full Doc) Alt Doc Bank Statement Alt Doc Asset Qualifier
 Investor
 Loan Term: 30 YR 15 YR _____ Interest _____% ARM: 5/1 7/1 10/1
 Rate: Interest Only: Yes No
 Purpose: Purchase Rate/Term Cash-Out Refinance
 Occupancy: O/O Second Home Non-Owner
 Property Type: Single-Family 2-4 unit Condo PUD
 Impounds: Yes No
 Loan Amount: \$ _____ Sales Price (if applicable): \$ _____
 Credit Reporting Agency: _____ Login: _____ PW: _____

Submission to Include, but not limited to the following:

Minimum Submission Requirements

Needed Items	Agency Plus	Alt Doc/BK statement	Alt Doc/Asset Qualifier	Investor
1008				
1003 with Demographic Information Addendum. Must reflect all properties owned in REO section even if not financed/match AUS, signed & dated by Loan Officer and Borrower(s)				
DU (approve/ineligible or refer)				
Credit Report				
Current Paystubs with YTD income, W2's (per AUS)				
SS/Fixed Income documentation (award letters, 1099, verified deposits)				
Rental Income (Current Lease Agreement)				
Previous 2 years signed 1040's with all schedules				
2M bank statements				
6 months bank statements				
12M Financial statements OR				
12M Business Bank Statements OR				
12M Personal Bank Statements & 3M business bank statements OR				
12M Personal BK Statements (Bus & Per are combined)				
Cashout Letter (business purposes only – if applicable)				
Purchase Contract (for purchase transaction)				
Escrow Instruction (if applicable)				
Prelim (for refinance transaction)				

Disclosures:

Initial Federal and State Disclosure Packet