

**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