



NON-DELEGATED SUBMISSION CHECKLIST

BROKER INFORMATION

Date _____ Broker/ LO _____ Email _____
Processor _____ Phone _____ Email _____

LOAN INFORMATION

Borrower (s) _____
Property Address _____
Loan Amount _____ Sales Price _____ Value _____
LTV/CLTV _____ Rate _____
Occupancy ☐ OO ☐ 2ND ☐ INV Property Type ☐ SFR ☐ PUD ☐ CONDO ☐ MANUF ☐ 2-4 UNIT

Notes

UNDERWRITING DOCUMENTATION

- | | | |
|---|---|--|
| ☐ AUS (DO/LPA/GUS) | ☐ FHA Condo: Evidence HUD Approved | ☐ Assets (bank statements, Gift Letters, EMD, etc.) |
| ☐ 1008/Transmittal | ☐ Payoff (Refi) | ☐ Purchase Contract & Addendums |
| ☐ Initial URLA Signed by all Parties | ☐ Copy of current mortgage statement (Refi) | ☐ Net Tangible Benefit (Rate & Term Refi Only) |
| ☐ Credit Report | ☐ Income Docs (VOE, pay-stubs, W2s, tax returns, etc.) | |
| ☐ VOM/VOR (If not on credit report) | | |

FHA REQUIRED DOCUMENTATION

ALL FHA LOANS

- ☐ 92900 - A
- ☐ Case Assignment
- ☐ Clear CAIVRS
- ☐ Notice to Homeowner
- ☐ Consumer Choice Disclosure

Purchase

- ☐ 92900 - B
- ☐ FHA Amendatory Clause
- ☐ Real Estate Cert
- ☐ Home Inspection Disclosure
- ☐ FHA Identity of Interest

STREAMLINE

- ☐ Mortgage Only Credit Report
- ☐ Payoff
- ☐ FHA Refi Authorization

VA REQUIRED DOCUMENTATION

ALL VA LOANS

- ☐ Certificate of Eligibility
- ☐ Clear CAIVRS
- ☐ 1802 - A (Signed & Completed)
- ☐ VA Condo: Evidence VA Approved
- ☐ Loan Comparison & NTB (Refi)

ALL VA LOANS

- ☐ LIN IRRRL Case #
- ☐ Mortgage Only Credit Report
- ☐ VA Rate Reduction Cert
- ☐ Lender Certification
- ☐ VA IRRRL Max Loan Amt Worksheet
- ☐ No Income on 1003

USDA REQUIRED DOCUMENTATION

- ☐ Request for Loan Guarantee
- ☐ Property Eligibility Map
- ☐ Number of People in Household
- ☐ USDA Max Loan Amt Worksheet