

## **Processing Check List**

### **ALL LOAN APPLICATIONS MUST INCLUDE THE FOLLOWING:**

- Processing Submission Page.
- Complete and signed 1003 Application.
- Copy of Good Faith Estimate (GFE) and Truth in Lending (TIL) dated within three business days of the application.
- Credit Report.
- All Signed Disclosures.
- Signed Borrowers Authorization Form.
- Lock-in Confirmation.

### **ADDITIONAL ITEMS NECESSARY TO PROCESS THE FILE (IF APPLICABLE):**

- Copy of any Lender Underwriting Decision or DU/LP Findings.
- Copy of the Purchase Contract, signed by all buyers and sellers (for purchase transactions).
- Pay stub(s) covering the most current 30-day period for each applicant.
- W-2 forms for the last two years for each applicant.
- Two months statements for all asset accounts including: checking, savings, IRA, 401K.
- Name, address and phone number of landlord for the last 12 months.
- If original documentation is not sent, a completed Document Certification form is required.
- Copy of the mortgage note if the loan is being subordinated.

### **SELF-EMPLOYED OR COMMISSION BASED INCOME:**

- Copies of the last two years federal personal and business income tax returns including K1's.
- Signed 4506.

### **FHA/VA LOANS**

- VA Certificate of Eligibility.
- Form DD-214, for in-service veterans.
- Most recent Leave and Earnings Statement (in-service veterans only).
- FHA/VA Case # and Caivrs.