



Level 3
Loan Submission Form- Underwriting Review ONLY
Does NOT Include Compliance Review

DATE	
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Please note that the persons listed below will be used as primary contacts during the loan process.

CONTACT INFORMATION		
CONTACT PERSON	PHONE	EMAIL
ADDITIONAL CONTACT	PHONE	EMAIL
ADDITIONAL CONTACT	PHONE	EMAIL

BORROWER INFORMATION	
BORROWER NAME	CO-BORROWER NAME

LOAN INFORMATION		
Transaction Type <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash Out <input type="checkbox"/> Rate/Term	Product Type <input type="checkbox"/> Non-Prime <input type="checkbox"/> Recent Housing Event <input type="checkbox"/> Portfolio Select <input type="checkbox"/> Platinum	<input type="checkbox"/> Investor Cash Flow <input type="checkbox"/> Foreign National <input type="checkbox"/> Bank Statement <input type="checkbox"/> Business Bank Statement <input type="checkbox"/> Qualified Mortgage (Correspondent only)
		Occupancy <input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment – NOO

LOAN SUBMISSION DOCUMENTS

Docs in bold MUST be present and accurate for the loan to move to Underwriting.

Required Items:

- 1003 Signed by LO**
- Credit Report**
- LOX (if applicable)
- Identification (SSN & Photo ID)
- Sales Contract (if applicable)
- Earnest Money Deposit (if applicable)
- Appraisal
- Title, CPL, E&O, Taxes & Prelim CD
- Assets
- SSI, Pension Award letter (if applicable)
- Homeowners Insurance or Master HOI & HO6 if Condo
- Condo Questionnaire (if applicable)

Platinum, Portfolio Select & Non-Prime Products:

- Paystubs (most recent 30 days)
- Tax Returns (2 years)
- W-2's/1099s (2 years)

Bank Statement Products:

- Most Recent 12 or 24 Months Bank Statements (depending on product) Note: all account holders must be on loan
- Borrower Prepared, Wet Signed & Dated P&L or Expense Ratio Letter (expense ratio letter signed and dated by 3rd party tax preparer for Business Program)
- Income Analysis Worksheet

Foreign National Products:

- Visa & Passport
- Three Credit Reference Letters
- Letter from employer verifying employment and wages (for wage earners)
- CPA or Accountant letter reflecting annual gross income for 2 years including YTD

Investor Cash Flow Products:

- Borrower Certification of Investment Purpose Disclosure

COMMENTS/NOTES TO UNDERWRITING

