



Minimum Document Submission Checklist (Forward Loans)

Below minimum documents list is for indicative purpose only and any additional document(s) may be required on case to case basis for file submission to Underwriting.

MINIMUM REQUIRED GENERIC DOCUMENTS LIST

- Signed and dated Loan Application (1003)
- Initial as well as any subsequent Loan Estimate on TRID Loans
- RESPA Compliant Initial Good Faith Estimate (GFE) and Truth In Lending (TIL) on Non-TRID Loans
- Signed and dated initial HUD/VA Addendum (FHA and VA Loans)
- Signed and dated Borrower Certification & Authorization
- Credit Report of all applicants
- Know Before You Owe Toolkit on TRID Loans
- List of Service Providers/Settlement Service Providers List
- New York Pre Application Disclosure and Fee Agreement Disclosure (NY Loans)
- Title/Settlement Fee Quote
- Mortgage Statement for other REO properties
- Property Documents (either one of the below in case of Purchase Transactions):
 - Preliminary Title Report
 - Purchase Contract/Counter Offers/Disclosures/Addendums
 - Escrow Instructions
- Two years of employment history on 1003 (except on FHA/VA Streamline Loans)
- Income Documents:
 - Salaried Income:
 - Pay Stubs (most recent 2 paystubs or as per AUS)
 - W2 forms (Last 2 years or as per AUS)
 - Verification of Employment (VOE) if variable income is to be used or in case of Multiple Employment in last two years
 - Self Employed Borrower(s):
 - Signed 1040 (Last 2 years or as per AUS)
 - Business Tax Return (1065/1120S/1120) along with Form K-1s (Last 2 years or as per AUS)
 - Additional documents required for "Other Income": [Click Here](#)
- If Repair Amount is not mentioned on the loan application (1003) then need complete bid from contractor, including a breakdown of labor and material cost (203K Loans Only)

ADDITIONAL DOCUMENTATION: FHA 203K/FNMA HOMESTYLE RENOVATION LOANS**

- Plans and Specification of Repairs
- Draw Request
- W-9 Form Signed by Contractor



- Copy of Contractor License
- Liability Insurance
- Contractor's bond
- Self Help Agreement
- 203K Maximum Mortgage Worksheet on FHA 203K Loans
- Signed copy of Contractor Profile (Form 1202) on HomeStyle Loans
- Form 1204: HomeStyle® Renovation Mortgage Consumer Tips on HomeStyle Loans
- Fully executed and completed, Renovation contract (Form 3730) between the contractor and the borrower on HomeStyle Loans

ADDITIONAL DOCUMENTATION**

- Payoff Statements, if applicable
- Mortgage Payment History if mortgage ratings not on credit
- Hazard Insurance Policy for Subject Property
- Proof of Tax Payment, Hazard Insurance Payment, and HOA (if applicable) for other REO properties
- Bank Statements or Asset documents for down payments and reserves, if applicable
- Gift or Earnest Money Letters, if applicable
- Source of Large Deposits and Letter of Explanations, if applicable

**Documents are preferred to expedite the review and approval but not mandatory at initial submission.