

Non-Delegated Underwriting Loan Submission Form

SELLER INFORMATION									
DATE	Click to enter a date.	SELLER NAME	Click here to enter text.						
PROCESSOR	Click here to enter text.	PHONE	Click here to enter text.				EMAIL	Click here to enter text.	
BORROWER INFORMATION									
BORROWER NAME	Click here to enter text.		CO-BORROWER NAME			Click here to enter text.			
PROPERTY ADDRESS	Click here to enter text.		CITY, STATE, ZIP <i>(ineligible: AK, HI, MO, NY, WV)</i>			Click here to enter text.			
CITIZENSHIP	<input type="checkbox"/> US Citizen/Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien <input type="checkbox"/> Foreign National		CREDIT SCORE			Click here			
LOAN INFORMATION									
SALES PRICE	\$Click here	APPRAISED VALUE	\$Click here	LOAN AMOUNT	\$Click here	LTV	Click here%	RATE	Click here%
TRANSACTION	<input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term <input type="checkbox"/> Cash-out <input type="checkbox"/> Debt Consol	OCCUPANCY	<input type="checkbox"/> Primary <input type="checkbox"/> 2nd Home <input type="checkbox"/> Investment	CHARACTERISTICS	<input type="checkbox"/> First-Time Homebuyer <input type="checkbox"/> Limited Tradelines <input type="checkbox"/> Non-Occupant Co-Bwr <input type="checkbox"/> No Housing History <input type="checkbox"/> None Applicable	PROPERTY TYPE	<input type="checkbox"/> Single Family <input type="checkbox"/> 2-Unit <input type="checkbox"/> 3-4 Unit <input type="checkbox"/> Condo <input type="checkbox"/> Non-Warrantable Condo <input type="checkbox"/> Rural Property		
PROGRAM	<input type="checkbox"/> Expanded Prime Program <input type="checkbox"/> Near-Prime Program <input type="checkbox"/> Non-Prime Program Grade: Choose an item. <input type="checkbox"/> Investor Advantage Program Grade: Choose an item. <input type="checkbox"/> Foreign National Program Grade: Choose an item.		DOC TYPE	<input type="checkbox"/> Full Documentation <input type="checkbox"/> Alternative Documentation <input type="checkbox"/> 24-mo Personal Bank Statements <input type="checkbox"/> 24-mo Business Bank Statements <input type="checkbox"/> 12-mo Personal Bank Statements <input type="checkbox"/> 12-mo Business Bank Statements <input type="checkbox"/> 1-Year W2s/or Tax Returns <input type="checkbox"/> Asset Depletion <input type="checkbox"/> Reduced Doc <i>(Investor Advantage only)</i>		PRODUCT	<input type="checkbox"/> FIXED 30 <input type="checkbox"/> 3/1 ARM <input type="checkbox"/> I/O 3/1 ARM <input type="checkbox"/> 5/1 ARM <input type="checkbox"/> I/O 5/1 ARM <input type="checkbox"/> 7/1 ARM <input type="checkbox"/> I/O 7/1 ARM <input type="checkbox"/> 10/1 ARM <input type="checkbox"/> I/O 10/1 ARM		
LOAN SUBMISSION REQUIREMENTS									
Complete loan packages are required at time of submission. Documents in BOLD must be present to move the loan to Underwriting.									
STACKING ORDER					STACKING ORDER (INVESTOR ADVANTAGE ONLY)				
APPLICATION <input type="checkbox"/> 1008 – Transmittal Summary <input type="checkbox"/> 1003 – Initial and Final <input type="checkbox"/> Loan Estimate(s) <input type="checkbox"/> Deephaven Benefit to Borrower Form* CREDIT <input type="checkbox"/> Credit report <input type="checkbox"/> VOM/VOM and/or canceled rent checks <input type="checkbox"/> Credit explanation letters* <input type="checkbox"/> Complete bankruptcy papers* <input type="checkbox"/> Divorce decree or separation agreement* INCOME <input type="checkbox"/> Paystubs (most recent) OR 12- or 24-mos bank statements* <input type="checkbox"/> W-2s or 1099s* <input type="checkbox"/> Income calculation worksheets <input type="checkbox"/> Complete personal tax returns * <input type="checkbox"/> Complete business tax returns * <input type="checkbox"/> Written Verifications of Employment * <input type="checkbox"/> P&L statements* <input type="checkbox"/> IRS transcripts* <input type="checkbox"/> Award letters* <input type="checkbox"/> Lease agreements* <input type="checkbox"/> Verification of PITIA for other REO*			ASSETS <input type="checkbox"/> Asset statements <input type="checkbox"/> Retirement or investment statements* <input type="checkbox"/> Large deposit verification* <input type="checkbox"/> Gift documentation* <input type="checkbox"/> Earnest money verification * PROPERTY <input type="checkbox"/> Appraisal (XML formatted version OR original PDF) <input type="checkbox"/> Purchase agreement and addendums* <input type="checkbox"/> Appraisal review product* <input type="checkbox"/> HOA cert and condo documentation* TITLE/COMPLIANCE <input type="checkbox"/> Preliminary title policy <input type="checkbox"/> Tax cert <input type="checkbox"/> Flood cert <input type="checkbox"/> Hazard and/or flood insurance <input type="checkbox"/> Fraud Guard/Loan Safe Report <input type="checkbox"/> Mavent/Compliance Report <input type="checkbox"/> MERS <div style="text-align: right;">*= If applicable</div>		APPLICATION <input type="checkbox"/> 1008 – Transmittal Summary <input type="checkbox"/> 1003 – Initial and Final CREDIT <input type="checkbox"/> Credit report <input type="checkbox"/> VOM/VOM and/or canceled rent checks <input type="checkbox"/> Credit explanation letters* <input type="checkbox"/> Complete bankruptcy papers* <input type="checkbox"/> Divorce decree or separation agreement* <input type="checkbox"/> Leases <input type="checkbox"/> Payoff statements ASSETS <input type="checkbox"/> Asset statements * <input type="checkbox"/> Earnest money verification *			PROPERTY <input type="checkbox"/> Appraisal (XML formatted version OR original PDF) <input type="checkbox"/> Purchase agreement and addendums* <input type="checkbox"/> Clear Capital CDA (or comparable product) OR 2 nd Full Appraisal (for loan amounts >\$1,000,000) <input type="checkbox"/> 1007/216 Comparable Rent Schedule <input type="checkbox"/> HOA cert and condo documentation* TITLE/COMPLIANCE <input type="checkbox"/> Preliminary title policy <input type="checkbox"/> Tax cert <input type="checkbox"/> Flood cert <input type="checkbox"/> Hazard and/or flood insurance <input type="checkbox"/> Fraud Guard/Loan Safe Report <input type="checkbox"/> MERS OTHER <input type="checkbox"/> Business Purpose and Occupancy Affidavit <div style="text-align: right;">*= If applicable</div>	
COMMENTS/NOTES TO UNDERWRITING									
Click here to enter text.									