



# Underwriting Submission

## Quick reference guide

Your time is valuable. Make the most of it with the Flagstar Underwriting Submission Review Process. It enables you to reduce the number of file conditions – resulting in faster approval times.

**Question:** What documents should be submitted to Underwriting in the initial file?

**Answer:** For complete details, refer to the Conventional Submission Review Checklist, [Doc. #3204](#), or Government Submission Review Checklist, [Doc. #3205](#).

The initial submission to Underwriting should include the documentation listed in the **All Loans** section along with what is listed in the specific loan type section.

### Required documents include:

- Initial 1003 with current date<sup>1</sup>
- Borrower's certification/authorization
- Initial GFE dated within 3 days of the 1003 date
- Initial TIL dated within 3 days of the 1003 date
- Current and legible photo ID for all borrowers
- Credit report
- Income documentation
- Risk-based Price Disclosure
- Fully completed 4506-T signed and dated by all borrowers
- Notice to the Home Loan Applicant: [Doc. #3249](#) or equivalent
- Social Security Number Verification: [Doc. #3257](#) or equivalent
- Undisclosed Debt Acknowledgement: [Doc. #3270](#)
- Sale of Servicing Disclosure: [Doc. #3208](#) or equivalent
- Patriot Act Information Disclosure: [Doc. #3243](#) or equivalent

<sup>1</sup>Flagstar underwrites your loan based on the most current 1003 and automated underwriting data imported into our system. If any loan information has changed since the initial application, be sure that this information has been transferred electronically to Flagstar. Programs are subject to change. All borrowers are subject to credit approval.

The information provided in this flyer is for dissemination to and for the use of real estate and financial business entities only and is not an advertisement for the extension of credit to consumers.

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