



Broker Name: _____ LO Name: _____ LO Email: _____ Processor Name: _____ Processor Email: _____ Date: _____
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### USDA Loan Submission Checklist

Borrower Name: \_\_\_\_\_ Borrower Email: \_\_\_\_\_  
 Co-Borrower Name: \_\_\_\_\_ Co-Borrower Email: \_\_\_\_\_  
 Non-Borrower Name: \_\_\_\_\_ Non-Borrower Email: \_\_\_\_\_

*(Non-Borrower Owner Name examples: Spouse for rescindable transactions)*

Loan #: \_\_\_\_\_ Loan Program: \_\_\_\_\_

Loan Amount: \_\_\_\_\_ Sales Price/Appraised Value: \_\_\_\_\_

Property Type: \_\_\_\_\_ Occupancy: \_\_\_\_\_ Estimated Closing Date: \_\_\_\_\_

Compensation %: \_\_\_\_\_

I confirm that \_\_\_\_\_ (broker company) has no affiliated business arrangements

This loan is a:

- Lender Paid Origination
- Borrower Paid Origination

UHM Fees have been charged (**Apps Prior to 2/15**):

- \$400 UHM UW Fee (*All Loans*)
- \$68 Tax Service Fee (*Conv/USDA Only*)

UHM Fees have been charged (**Apps After 2/15**):

- \$500 UHM UW Fee (*All Loans*)

**Mortgagee Clause:**

Union Home Mortgage Corp ISAOA/ATIMA  
8241 Dow Circle West, Strongsville, OH 44136

**Title Proposed Insured:**

Union Home Mortgage Corp ISAOA/ATIMA

UHM Forms and state required disclosures must be included for all loan programs & are located in the Existing Partners tab of the website [www.uhwholesale.com](http://www.uhwholesale.com)

**Required Disclosures:**

UHM Loan Submission Checklist	Borrowers Cert and Authorization	Fair Lending Notice
Anti-Steering Disclosure	Right to Receive Copy of Appraisal	Mtg Loan Origination Agreement (MLOA)
Intent to Proceed	Credit Score Disclosure/Notice to Home Loan Applicant	Patriot Act Info Disclosure/Important Applicant Info & Drivers License
E-Sign Consent Form (for e-signed docs)	Written List of Service Providers	Mortgage Fraud Investigated by the FBI
Initial Loan Estimate & Fees Worksheet	Equal Credit Opportunity Act (ECOA)	4506T
Your Home Loan Toolkit Acknowledgment ( <i>Purchase Only</i> )	Hazard Insurance Authorization & Requirements ( <i>UHM specific Disclosure</i> )	Social Security Verification Form (2013)
Homeownership Counseling Disclosure with CFPB List	LQI Disclosure ( <i>UHM specific Disclosure</i> )	ALL State Specific Disclosures
Disclosure Notices	Privacy Policy	ARM or PMI Disclosures ( <i>if applicable</i> )

**Documentation Requirements:**

Initial Application (1003) signed & dated by borrower(s) & LO	Most recent 2 months Bank Statements with ALL pages. Include LOX and documentation for all large deposits
Most recent 30 days Paystubs for all borrowers	Verbal VOE's for most recent 2 years employment history & 411.com printout
Most recent 2 years W-2 for all borrowers	Fully executed legible Purchase Agreement & all addendums
Tri-merge Credit Report (within 120 days). Include LOX for each inquiry within 120 days and LOX for any derogatory credit	Title Commitment, 24 month chain of title, CPL, Wire Instructions & Estimated HUD
Last 2 years tax returns for self-employed borrowers or if receiving commission, bonus or rental income needed to qualify	HOI Insurance & Receipt for Amt Due/Paid – If Condo, Walls In coverage (HO6 Policy) with at least 20% of the appraised value
Student Loans: If on credit report, proof they are deferred for over 12 months or provide est. payment letter from source	Master Ins. Policy, Fidelity Ins. or Employee Honesty coverage of at least 3 months of the HOA fee X number of units is required
Divorce Decree or all pages to Bankruptcy ( <i>if applicable</i> )	Subordination Agreement or Short Sale Agreement ( <i>if applicable</i> )
Satisfy repair & inspection requirements per contract & appraisal - Inform UHM when re-inspection is required. 1004D required from appraiser once repairs are completed ( <i>if applicable</i> )	Original Termite and/or Well & Septic and/or other required inspections - Or Contingency Waiver of inspections ( <i>if applicable</i> )

**USDA Required Disclosures:**

Request for Single Family Housing Loan Guarantee 3555-21

**Quick Reference UHM Email Addresses**

- [Ratelocks@unionhomemortgage.com](mailto:Ratelocks@unionhomemortgage.com) Request for a lock extension and questions on locking loans
- [TPOcasenumber@unionhomemortgage.com](mailto:TPOcasenumber@unionhomemortgage.com) Request case numbers for FHA and VA loans
- [TPOclosing@unionhomemortgage.com](mailto:TPOclosing@unionhomemortgage.com) Submission of the Closing Request Form to schedule a closing