

Tips for Submitting a Loan

The following items must be included with the initial loan submission:

- DU must be finalized & released to Platinum Mortgage, Inc. If loan has no DU findings (FHA Streamlines, VA IRRRLs, Loan Prospector and USDA Loans), 1003 must be imported to Platinum via PlatinumEZ website. Loan Prospector findings must be finalized to Platinum. For instructions, please click: [1003 Import Instructions](#)
- 4506T ***must be signed with a live signature*** and dated within 45 days of Submission Date. The borrower must complete their name and address exactly the way that they did when filing taxes. If broker is ordering through VeriTax, electronic or wet sign 4506-T is acceptable.
- Loan Submission Form must be filled out completely (Including Borrower(s) email address). Must also have Affiliate Certification. [New Loan Submission Form](#) ***** **Please Note: Email addresses needed for E-Delivery process *******
- Initial 1003
- Accurate LE dated within 3 days of the loan application.
 - Correspondent: Your Loan # goes on the LE
 - Wholesale: If locked, Platinum's Loan # goes on the LE
- [Intent to Proceed](#), [CIC forms](#) and Rediscovered LE's
- Service Provider List
- Full Tri Merge Credit Report with Risk Based Pricing Disclosure
- Platinum Mortgage Lock Confirmation and Revisions
- Income Documentation per AUS findings/LP Findings (On loans that require it.)
- [Appraisal Valuation Timing Waiver](#) (Other forms may be acceptable.)
- AVM – If needed.
- [LE Counseling Acknowledgement](#) dated within 3 days of application and Homeownership Counseling List
- Audit trail or Certificate of completion for electronic signatures.
- Homeownership Counseling List pulled with the borrower's CURRENT zip code. Please save as a PDF. <http://www.consumerfinance.gov/find-a-housing-counselor/> ; Instructions: [How to pull the Homeownership Counseling List](#)
- Borrower's Certification and Authorization
- Borrower's ID
- Verify loan meets QM Points and Fees limit