



Broker Name: _____ LO Name: _____ LO Email: _____ Processor Name: _____ Processor Email: _____ Date: _____

Conventional 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 % _____

This loan is a:
 Lender Paid Origination
 Borrower Paid Origination
 UHM Fees have been charged:
 \$400 UHM UW Fee (All Loans)
 \$75 Tax Service Fee (Conv/USDA Only)
 \$68 Tax Service Fee (Conv/USDA Only for **Apps Dated 10/3 or later**)
 Application Date
 Before 10/3 After 10/3

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)

Required Disclosures:

UHM Loan Submission Checklist	Borrowers Cert and Authorization	Fees Worksheet
Anti-Steering Disclosure	Right to Receive Copy of Appraisal	Mtg Broker Fee 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)	Settlement Cost Booklet, apps after 10/3 Your Home Loan Toolkit (Purchase Only)	Affiliated Business Arrangement
Mortgage Fraud Investigated by the FBI	Written List of Service Providers	Servicing Disclosure
GFE/TIL or LE (Apps Dated 10/3 or later)	ECOA	4506T
Homeownership Counseling Disclosure with CFPB List	Housing Financial Discrimination Act of 1977 Fair Lending Notice	Hazard Insurance Authorization & Requirements
Privacy Policy	Social Security Verification Form (2013)	ALL State Specific Disclosures
Disclosure Notices	LQI Disclosure	ARM or PMI Disclosures (if applicable)

Documentation Requirements:

DU Findings Released & Finalized to UHM	Most recent 2 months Bank Statements with ALL pages. Include LOX and documentation for all large deposits
Initial Application (1003) signed & dated by borrower(s) & LO	Verbal VOE's for most recent 2 years employment history & 411.com printout
Final Typed Application (1003)	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
Student Loans: If on credit report, proof they are deferred for over 12 months or provide est. payment letter from source	HOI Insurance – If Condo, Walls In coverage (HO6 Policy) with at least 20% of the appraised value
Most recent 30 days Paystubs for all borrowers	Master Ins. Policy, Fidelity Ins. or Employee Honesty coverage of at least 3 months of the HOA fee X number of units is required
Most recent 2 years W-2 for all borrowers	Divorce Decree or all pages to Bankruptcy (if applicable)
Last 2 years tax returns for self-employed borrowers or if receiving commission, bonus or rental income needed to qualify	Subordination Agreement or Short Sale Agreement (if applicable)
Satisfy repair & inspection requirements per contract & appraisal - Inform UHM when re-inspection is required. 1004D required from appraiser once repairs are completed (if applicable)	Original Termite and/or Well & Septic and/or other required inspections - Or Contingency Waiver of inspections (if applicable)

Quick Reference UHM Email Addresses

- TPOratelocks@unionhomemortgage.com Request for a lock extension and questions on locking loans
- TPOcasenumber@unionhomemortgage.com Request case numbers for FHA and VA loans
- TPOappraisal@unionhomemortgage.com Status on an appraisal order
- TPOclosing@unionhomemortgage.com Submission of the Closing Request Form to schedule a closing