

BORROWER: _____ **LOAN NO.:** _____

FHA OR VA CASE NUMBER ASSIGNMENT: _____ **DATE ASSIGNED:** _____

SUBMISSION

Submission Date _____ Duplicate Loan? Yes No If yes, previous loan no. _____
 Hold Date _____ Reason for hold _____
 Loan type : Conventional FHA VA; Loan Purpose: Purchase RT Refinance Cash-Out Refinance
 E-mail sent to UW: Ready to Underwrite; Date Submitted to UW _____

INITIAL DISCLOSURES

Initial disclosures received from Correspondent and e-mailed to minidisclosures@prmg.net
 Approved by Corporate Disclosures Department on _____

CHANGE OF CIRCUMSTANCE

Received COC from Correspondent and e-mailed to minicredisclosures@prmg.net
 Approved by Corporate Disclosures Department on _____
 Received COC from Correspondent and e-mailed to minicredisclosures@prmg.net
 Approved by Corporate Disclosures Department on _____

SET-UP TO ORDER

Flood Certificate; In Flood Zone? Yes No; If yes, Notice of Flood Hazards Disclosure, Form no. RD-3350-6 signed by borrower(s) is in loan file. Yes No
 4506T ordered: B1 B2 B3 B4
 1040s Ordered: Current Year (if after 4/15) Previous Year
 Two Years Previous (if before 4/15 or if borrower is on extension)
 Check Correspondent QC status; Required Yes No; Notes made in FastTrac
 1 Bureau C.R. (XP only) uploaded into ImageFlow: **Credit Report (PRMGs Back-Up Credit Report) ***
 *Login <https://ctinetwork.meridianlink.com/custom/login.aspx?msg>
 Input borrower(s) as seen on 1003 and upload into ImageFlow
 Complete TIL Calendar (include borrower name / Loan no.) Upload TIL Calendar into ImageFlow
 Verify loan is NOT a Texas Home Equity (A-6). If so [STOP], loan is NOT eligible as Correspondent submission

FASTTRAC Data Integrity

FastTrac reflects the correct Correspondent ID code: _____
 COE Date _____ Purchase: Use Purchase Contract or Refinance: Use Lock expiration date or 30 days from submission date
 FHA Case no. assigned date input in Gov't tab in FastTrac
 Gov't tab: Correspondent Eagle to Eagle Mortgagee No. _____
 Validate UFMP _____% \$ _____ MI (FHA/Conv.) _____% \$ _____
 VAFF _____% \$ _____
 Compare NMLS findings to FastTrac MLO name matches NMLS no. matches
 MLO is authorized to conduct business MLOs authorized start date was on or after initial 1003 date
 Correspondent name matches NMLS no. matches Correspondent is authorized to conduct business
 Assign loan file to: Account Manager Underwriter
 Import Conditions Template: **Select Mini-C** Conv. FHA VA
 Import Correspondent's credit report using information from their Submission Form
 (Input Credit Agency name; Credit Report ID no.; User ID; Password; Click submit)
 Order DataVerify; DataVerify uploaded into ImageFlow Initial MERS OFAC Results

REQUIRED DOCUMENTS FOR SUBMISSION

Completed Submission Form (Including Credit Report User ID / Password)
 1008 92900-LT 26-6393 26-8923 (VA IRRRL)
 Satisfactory DU Findings
 Satisfactory Hazard Insurance Coverage (subject property) including H06, if required
 VA: Certificate of Eligibility
 Legible copy of DD214 (Not on Active Duty)

- Typed 1003 including addendums if required (92900a or 26-1802a)
- Initial (Handwritten) 1003 including addendums if required (92900a or 26-1802a)
- NMLS findings must match (Use above as a reference tool)
- Tri-merged credit report dated within 30 days of submission (Verify imported into FastTrac)
- FHA / VA: Tri-merged credit report for non-borrowing spouse if subject property is community state
- 4506T, all required sections completed, signed/dated by all borrowers
- Most recent paystub for each borrower reflecting YTD income dated within 45 days of submission
- 2yrs W2s for each borrower
- 2yrs 1099s for Social Security or Pension income sources for each borrower
- YTD Profit and Loss (signed/dated by the borrower(s))
- 2yrs 1040s including all schedules 2yrs 1065 (Partnership) 2yrs 1120s (S-Corporation)
- 2yrs 1120 (Corporation)
- Most recent bank stmt, all pages dated within 45 days of submission
- Gift Letter signed/dated by Borrower and Donor
- Evidence of Donor's ability to gift with most recent bank stmt, all pages (amount to match gift letter)
- Evidence of withdrawal of gift funds from Donor, transfer, and deposit into Borrowers account (amount to match gift letter)
- If REOs listed, evidence of most recent payment coupons supporting PITIA for each property
- Copy of purchase contract, with any counter offers or addendums signed by Borrower and Seller
- Satisfactory USPS.com for subject property validating physical address
- Satisfactory Survey, if applicable by state
- Preliminary Title Report including 24mo chain of title, wire instructions and plat map
- Satisfactory Closing Protection Letter in the name of the Correspondent (2 CPLs required for Texas property)
- N/A CONVENTIONAL: All required initial disclosures including:
 - MLDS Anti-Steering Disclosure GFE with Fee Sheet Borrowers intent to proceed
 - Written Providers list (to include Escrow, Title and anything in box 6 of initial GFE)
 - Borrowers Authorization Form Transfer of Servicing Disclosure Fair Lending Notice
 - ECOA Fair Credit Report Act Right to a Copy of Appraisal Patriot Act
- N/A FHA: All required initial disclosures including: MLDS Anti-Steering Disclosure GFE with Fee Sheet
 - Borrowers intent to proceed Written Providers list (to include Escrow, Title and anything in box 6 of initial GFE)
 - Borrowers Authorization Form Transfer of Servicing Disclosure Fair Lending Notice ECOA
 - Fair Credit Report Act Patriot Act FHA Amendatory Clause Real Estate Certification
 - Notice to Homebuyer – Assumption of HUD/FHA Insured Loans Notice to Homebuyer
 - Important Notice to Homebuyer Informed Consumer Choice Disclosure Notice
 - Energy Efficient Mortgage (EEM) Fact Sheet HUD Appraised Value Disclosure
 - For Your Protection, Get a Home Inspection Borrower's Contract with Respect to Hotel and Transient Use of Property (Required only for 2-4 units) Identity of Interest
- N/A VA: All required initial disclosures including: MLDS Anti-Steering Disclosure GFE with Fee Sheet
 - Borrowers intent to proceed Written Providers list (to include Escrow, Title and anything in box 6 of initial GFE)
 - Borrowers Authorization Form Transfer of Servicing Disclosure Fair Lending Notice ECOA
 - Fair Credit Report Act Right to a Copy of Appraisal Patriot Act Nearest Living Relative
 - Federal Collection Policy Notice VA Debt Questionnaire Counseling Checklist (Active Veteran)
 - Important Rights of a VA Loan Request for Certificate of Eligibility Form (VA Form 26-1880)
 - Child Care Letter

QM Requirements: Points/Fees LOS Test Print-Out Affiliate Certification Homeownership Counseling Disclosure Form

CERTIFICATION OF COMPLETION

- Loan is considered a full and complete submission.
- Received approval from _____ to proceed without a complete loan submission as indicated above (No checkmark). This is NOT a complete loan submission.

I CERTIFY THAT I HAVE COMPLETED THE ABOVE REQUIREMENTS TO THE BEST OF MY ABILITY AND THIS LOAN FILE IS READY FOR SUBMISSION TO THE UNDERWRITER.

PRINT NAME

SIGNATURE

DATE