

- **All** data fields of the Loan Application in LQB are completed.
- Borrowers email address in LQB for disclosures.
- Origination Field of the GFE completed in LQB. (if applicable)
- Cover Letter to the processor with details of file. e.g. Gift funds, job gaps, down payment source, etc. (uploaded to Cover Letter in Edocs)
- Credit Report in LQB needs to be less than 60 days old.
- LOE on inquiries for past 90 days and derogatory credit items over the past 2 years.
- Link mortgages in credit report with properties listed on Schedule of Real Estate.
- Credit Report for non borrowing spouse and Government issued Photo ID (FHA ONLY)
- Copy of Drivers license (all borrowers) Permanent Resident Card (if applicable)
- Copy of Social Security Card (all borrowers)
- Divorce Documentation all pages (if applicable)
- Signed Verbal Authorization letter if given verbally authorization to pull borrower credit.
- Income
  - **Wage Earner**
    - paystubs – 30 days
    - W2's last two years
    - Most recent year filed Federal tax returns, Last 2 years if FHA (all schedules)
  - **Self Employed- Full Tax returns- all schedules**
    - **Schedule C, Two Most Recent 1040's**
    - **S Corp 1120's or partnerships 1065's - Most Recent Two Years Filed**
      - Supporting K-1's for Most Recent Filed Years
      - Most Recent Two Years Filed 1040
      - Copy of Business License
    - **C Corp - Most Recent Two Years 1120's**
      - Supporting W2's if Corporation is Paying Salary to Borrower
      - Most Recent Two Years Filed 1040's
      - Copy of Business LIC
- Assets- Most recent statement (all pages) **LOE and paper trail for large deposits greater than 25% of total gross income.**
- Title Company \_\_\_\_\_ Contact \_\_\_\_\_ Phone \_\_\_\_\_
- Escrow Company (if different) \_\_\_\_\_ Contact \_\_\_\_\_ Phone \_\_\_\_\_
- Purchase Contract including all addendums (If Applicable)
- Completed Renew Credit Card authorization form with borrowers Credit Card information. (left side of file in Edocs)
- Condominium or PUD. HOA dues entered in LQB (if applicable)

**The following are not required for submission but will need to be requested -**

- Hazard Insurance Declaration Page for refinance
- Name of Insurance Agent for Purchase Company \_\_\_\_\_ Phone \_\_\_\_\_
- Copy of Trust papers (if applicable)
- Gift Letters (gift donor's Bank Statement/paper trail on FHA)
- Mortgage Statement for subject property and any additional mortgages reporting on credit report (refinance only)
- Condo Project information (if applicable)