

## THE PERFECT LOAN SUBMISSION CHECKLIST

Broker(Company Name): \_\_\_\_\_

Processor: \_\_\_\_\_

A) Email: \_\_\_\_\_

B) Phone: \_\_\_\_\_

Loan Officer: \_\_\_\_\_

A) Email: \_\_\_\_\_

B) Phone: \_\_\_\_\_

**Verify:**

- All Dates Match
- \*UW Exception Form Filled Out if Needed; Place as 2<sup>nd</sup> page in submission package, this checklist form being the first.

**TIP: To check that a loan is QM compliant, enter at minimum the Origination Fee and Underwriting Fee under the FEES tab in E.A.G.L.E.**

Loan #: \_\_\_\_\_ Est. Close Date: \_\_\_\_\_

Compensation Type:  Borrower Paid  Lender Paid

Borrower: \_\_\_\_\_

Email: \_\_\_\_\_

**(NO EMAIL MEANS 3 MORE ADDITIONAL COOL-DOWN DAYS)**

Base Loan Amount: \_\_\_\_\_

Total Loan Amount (Gvt): \_\_\_\_\_

Product Type:  Fixed  ARM

**Program Type:**

Conventional  FHA  VA  USDA

FHA Streamline  DU Refi Plus  IRRRL

HomePath  Jumbo Other: \_\_\_\_\_

Property Type:  OO  Second Home  NOO

Loan Term: \_\_\_\_\_ Rate: \_\_\_\_\_ LTV/CLTV: \_\_\_\_\_

Loan Purpose:  Purchase  Rate & Term  CashOut

### **Documents Required for Initial Loan Submission:**

1003/GFE/TIL – signed & dated by all parties within 3 business days of application date on 1003)

QM/Safe Harbor Certificate

Initial loan disclosures, including UFF disclosures, signed & dated by all parties.

Initial Disclosures Include Not Limited To:

- \*Broker Compensation Acknowledgement/Agreement
- \*2014 Appraisal Valuation Disclosure Form (if appraisal is required)
- \*Borrower Authorization
- \*Anti-Steering
- \*Intent to Proceed
- \*Homeownership Counseling Notice

Credit report (dated within 60 days of submission)

IF PURCHASE, provide Contract Purchase Agreement, signed & dated by all parties

Income Documents

Current paystubs with last 30 days earnings

Last two years W2's

Tax returns; including K-1's & all schedules (self-employed borrowers)

**(Conventional loans-refer to DU Findings for income documents required)**

Asset Documents (checking/savings, retirement accounts, 401K, including all pages)

AUS Findings (**must finalize to UFF**)

Signed \*4506T for each borrower (business if self employed)

LOX (**only needed if excluding debts from liabilities on credit**)/Notes to UW

**\* ASTERISK BY DOCUMENTS – INDIVIDUAL DOCUMENTS CAN BE DOWNLOADED FROM OUR WEBSITE. ALL DOCS WITH AN ASTERISK ARE INCLUDED IN THE "UFF LOAN SUBMISSION CHECKLIST AND DOCS" DOCUMENT FOUND ON OUR WEBSITE**

Loan Summary and/or ANY Notes/Special Circumstances:

**---PLEASE LIMIT YOUR INITIAL SUBMISSIONS TO NO MORE THAN 3 UPLOADS – PDF FORMATTED---**

**UFF Underwriting Fees**

\$895 With Appraisal, \$495 W/O Appraisal

UFF FHA Lender ID: 2655700006

UFF VA Lender ID: 1895250000

**4506T Address:**

United Fidelity Funding Corp

c/o QuestSoft Corporation

23441 S. Pointe Drive, #270

Laguna Hills, CA 92653

(800) 575-4632

**Mortgagee Clause:**

United Fidelity Funding Corp.

ISAOA ATIMA

1300 NW Briarcliff Parkway Suite 275

Kansas City, MO 64150

**All loans with docs submitted prior to 3pm CST will go on that day's business and all docs submitted after 3pm CST will go on next day's business.**

If you have questions, please contact Lynsey Matheny, UW Manager – EMAIL: [LMATHENY@UFFMORTGAGE.COM](mailto:LMATHENY@UFFMORTGAGE.COM)

Visit our documents library on our website at [www.uffwholesale.com/#documents](http://www.uffwholesale.com/#documents)