

Account Executive: _____
Cell: _____

**NOTE: IF YOU ARE ASKING FOR AN EXCEPTION
PLEASE FILL OUT OUR *UW EXCEPTION FORM**



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 2nd 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 "Edit Fees Worksheet" Menu in uffeagle.com

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 Section 184 203k 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 – 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
 - *Appraisal Valuation Disclosure Form (if appraisal is required)
 - *Borrower Authorization
 - *Anti-Steering
 - *Intent to Proceed
 - *Homeownership Counseling Notice with List
- 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

\$995 With Appraisal, \$495 W/O Appraisal

UFF FHA Lender ID: 2655700006

UFF VA Lender ID: 1895250000

4506T Address:

United Fidelity Funding Corp
c/o Equifax Workforce Solutions
11432 Lackland Road
St. Louis, MO 63146
(314) 214-7000

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.

Questions email our set up department setup@uffmortgage.com or call (816) 457-6300

Visit our documents library on our website at www.uffwholesale.com/documents