AGENCY / JUMBO / FHA / VA SUBMISSION CHECKLIST

LOANLOCK PRIME

BROKER INFORMATION	
Company Name:	**State Lic. No.**
Processor:	
Processor Phone:	**LO NMLS ID:**
Processor E-mail:	

BORROWER INFORMATION	
Borrower:	**Borrower Email:**
Co-Borrower:	**Co-Borrower Email:**
Property Address:	

LOAN INFORMATION	
Loan Amount (1st):	**Appraised Value**
Loan Amount (2nd):	**Purchase Price**
LTV/CLTV	**Qualifying Credit Score**
Interest Rate %	**Subordinate Financing?** ☐ **YES** ☐ **NO**

PROGRAM INFORMATION *(Pricing not finalized until all Income / Credit / Assets and Appraisals are in file)*

Broker Compensation	☐ **Borrower Paid**	☐ **Lender Paid**	**$**	**Temporary Buydown?** **If yes, Disclose BD type:**
Processing Fee *(Invoice Required for LPC)*	**Valid License/NMLS required for Lender Paid Comp $**			
Credit Report Fee *(Invoice Required)*	**$**	**Loan Program**		

BROKER INFORMATION

PURPOSE	☐ Purchase	**OCCUPANCY**	☐ Primary	**CHARACTERISTICS**	☐ First-Time Homeowner	☐ First-time Investor	**PROPERTY TYPE**	
	☐ Rate/Term		☐ 2nd Home		☐ Limited Tradelines	☐ Foreign National		
	☐ Cash-out		☐ Investment		☐ No Housing History	☐ ITIN		☐ **ADU?**

Required Document for All Loans

- ☐ Initial Signed URLA (FHA SL/VA IRRRL- no income $)
- ☐ Purchase contract (If applicable) *
- ☐ Copy of EMD check/receipt (if applicable) *
- ☐ Preliminary Title Report (for refinance)
- ☐ Title Fee Sheet
- ☐ Anti-Steering Disclosure (Lender Paid Comp)
- ☐ Credit Report
  - If TPO credit report- need TPO credit credentials to reissue in AUS *
  - Credit Report cannot be > 45 days from submission date
  - FHA SL/VA IRRRLs- Mtg Rating and FICO Score only
- ☐ required Wage Earner- Most recent 30 days YTD paystub(s). Cannot be > 30 days from initial signed URLA *
- ☐ Wage Earner- Most recent 1- or 2- years W2, per AUS *
- ☐ Self-Employed- 1- or 2- years personal and business tax returns, per AUS *
- ☐ 1- or 2-months bank statements, per AUS *

FHA Required Documents for FHA

- ☐ Signed initial URLA & HUD/VA Addendum to URLA by all borrowers.
- ☐ Copy of the SS Card or executed SSA-89
- ☐ If Condo, provide FHA Condo ID *
- ☐ For new construction only, HUD 92541 is required prior to ordering the FHA appraisal *
- ☐ Borrower(s) or Subject Property in Community Property States- provide non-borrowing spouse credit consent, SSA-89, and copy of tri-merge credit report. *#
- ☐ Note, Deed of Trust, Current Mtg Statement (for refinance)
- ☐ HOA statement or confirm no HOA Dues (for refinance)

Additional Required Documents for VA

- ☐ Certificate of Eligibility (purchase or cashout) *
- ☐ VA form 26-1880
- ☐ Copy of the SS Card or executed SSA-89
- ☐ If Condo, provide VA Condo ID *
- ☐ If New Construction, provide Builder ID *
- ☐ Subject Property in Community Property States- provide non-borrowing spouse credit consent, SSA-89, and copy of tri-merge credit report. *#
- ☐ Note, Deed of Trust, Current Mtg Statement (for refinance)
- ☐ HOA Statement or Confirm no HOA Dues (for refinance)

*** Does not apply for FHA Streamline and VA IRRRLs**
 # Required if credit qualifying FHA SL / VA IRRRLs

Notes: