

LOAN #: \_\_\_\_\_ BORROWER: \_\_\_\_\_

## 1. REQUIRED DOCUMENTS FOR SUBMISSION

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- FULLY EXECUTED APPLICATION PACKAGE
- COVER LETTER (Summary of Transaction, any extenuating circumstances, POA, Trust, etc.)
- FULLY EXECUTED COUNSELING CERTIFICATE AND ADDENDUM BY ALL PARTIES
- INCOME DOCUMENTS – Per Financial Assessment
- ASSET DOCUMENTS – Evidence of Assets Needed to Qualify (all pages, prior 60 days)
- PROOF OF DATE OF BIRTH – Unexpired (DL, Passport, Military ID or other Government Issued ID)
- PROOF OF SOCIAL SECURITY NUMBER (SS Card, Medicare Card with SS #)
- PRELIMINARY TITLE REPORT
- APPRAISAL WITH INVOICE
- HAZARD INSURANCE DEC PAGE - All properties owned - include evidence of payment history
- PROPERTY CHARGES – All properties owned – include amounts for property tax, HOA dues, etc.
- PURCHASE CONTRACT - If purchase
- MORTGAGE STATEMENT - If refinance or REO's
- COMPLETED CHECKLIST

## 2. ADDITIONAL ITEMS REQUIRED WHEN APPLICABLE

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- BANKRUPTCY PAPERS
- DIVORCE AND SETTLEMENT PAPERS – If support payments exist
- FLOOD INSURANCE
- FINAL HUD-1 - Short sale, departing residence, sold REO's
- LIST OF REO WITH CURRENT RENTS AND LIABILITIES
- LETTER OF EXPLANATION – Extenuating circumstances or compensating factors
- POWER OF ATTORNEY – Include evidence Borrower was competent at execution if incapacitated
- GUARDIAN/CONSERVATORSHIP DOCUMENTS
- LEASED LAND DOCUMENTS
- LEASE AGREEMENT FOR SOLAR
- CURRENT RENTAL AGREEMENT
- 2 YEARS TAX RETURNS – Rental, Business Income, and REO

## 3. UPLOAD SUBMISSION TO EXPRESS

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The loan must be fully processed and ready for Underwriting.

