

Borrower(s): \_\_\_\_\_

Lender: \_\_\_\_\_

Main Contact: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

File uploaded       TIL requested       Appraisal Ordered       DO Released

Borrower email (required): \_\_\_\_\_

Processor's Name and email: \_\_\_\_\_

Is a particular MAM Underwriter requested? \_\_\_\_\_ If so, which MAM Underwriter? \_\_\_\_\_

### LOAN INFORMATION

- Loan Submission Form
- Initial Loan Application (1003) – *Signed by LO*
- Revised Loan Application (1003) – *All 1003's must include NMLS numbers for LO and Company*
- Transmittal (1008)

### CREDIT REPORT AND LIABILITIES

Credit Report  
Credit Reporting Company Name: \_\_\_\_\_

Credit Report Reissue Number: \_\_\_\_\_

For Credit Reissue:

User Name: \_\_\_\_\_

Password: \_\_\_\_\_

- Credit Report Supplements (incl FACTA and Risk Based Pricing)
- Explanation of derogatory credit and Inquiries within 120 days
- Explanation of name or address variances
- Borrower(s) Gov't issued photo IDs
- AUS Findings/Feedback (DU/DO) - released to Mid America Mortgage
- VOM (if not on credit report)
- VOR (if required)
- Divorce Decree, Separation, Judgement, Bankruptcy, or other liability documentation
- Cancelled checks to exclude debts (12 months)
- Mortgage Statement (other than subject)
- Non-Escrowed Mortgage RE tax statement
- HOA Dues documentation
- Payoff Statement or Payoff Calculation (Required on Refis)

### INCOME

W-2 Employee Using Base Pay

- Pay Stub – covering 1 full month with YTD earnings
- W-2's for prior 2 years or VOE with 2 yr. history (written VOE required if using bonus, OT, or commissions to qualify)

Self-Employed or Rental Income

- 1040's for prior 2 years
- YTD P&L
- 1099's for prior 2 years
- 1120/1120s for prior 2 years – if ownership is over 25%
- K-1's for all companies on Schedule E
- CPA Letter or Business Licenses

Other - if applicable

- Employment Contracts
- Lease Agreements
- Awards Letters + proof of current receipt
- Pension Awards + proof of current receipt
- Social Security Awards letter + proof of current receipt
- Child Support Agreement letter + proof of current receipt
- Trust Agreement

### ASSETS

- Bank Statement(s) – *most recent 2 months and showing funds to close*
- Verification of source for large deposits
- Earnest Money Deposit source (*cancelled check & bank statement*)
- 401k/IRA/Annuity Statement(s) – *most recent 2 months*
- Gift Letter – *plus verification of donor funds, proof of transfer and deposit into borrower(s) account*
- NSF fees explanation (if applicable)
- Cancelled checks for any POC items
- HUD-1 or contract from sale of previous home – *if using proceeds for down payment*
- Use of Funds Letter – *for any joint account the owner is not a borrower*

### APPRAISAL

- Appraisal – legible photos, addenda, maps, sketch
- Appraiser's license – must be state certified
- Proof Borrower Received Copy of Appraisal/Valuations

### PROPERTY DOCS

- Sales Contract – *signed with all addenda*
- Termite/Home Inspection – *if contract or appraiser requires*
- Prior Sale HUD – *if less than 6 months since sale Condo/HOA/PUD*
- 51% Owner Occupancy Certification – *if appl.*
- Condo/PUD questionnaire – *completed by HOA*
- Condo/PUD Association Master Insurance Policy  
*New Construction*
- Certificate of Occupancy

### DISCLOSURES

- LE and Itemization – *dated within 3 days of application*
- Certification of Receipt of LE/Intent to Proceed
- All LEs and Change of Circumstance forms
- Initial TIL
- Affiliated Business Disclosure (if applicable)
- Written list of providers (if applicable)
- Anti Steering Disclosure
- Rate Lock Agreement / Mortgage Loan Origination Disclosure
- RESPA Servicing Disclosure
- ECOA Disclosure
- Notice of Right to Receive Appraisal – ECOA
- Notice of Right to Receive Appraisal – HPML
- Appraisal Credit Card Authorization
- Fair Lending Notice
- Patriot Act Disclosure
- Privacy Policy
- Credit Score Disclosure
- Acknowledgement of Receipt of RESPA's Homeownership Counseling Organizations List AND Copy of List Provided
- Borrower(s) Credit Authorization
- Consent to Receive E-mail Delivery
- True Certified Letter
- Tangible Net Benefit – *all refinances*
- LDP/GSA checks – *Borrowers, Sellers, Realtors, Appraiser, Processor, Loan Officer & Company*
- PMI Disclosure (if applicable)

### TITLE AND HAZARD DOCUMENTS

- Title Insurance
- Title commitment with 3 year chain of title
- CPL
- Wire Instructions
- Tax Cert
- Hazard Insurance
- Hazard Binder with proper coverage & Paid Receipt
- Endorsement to Mid America Mortgage or corrected mortgagee clause

### MISCELLANEOUS

- Signed 4506-T
- POA – *must be prior approved*