



## Non- Delegated Correspondent & Emerging Banker Pre-Compliance/ Underwriting Submission Checklist

Correspondent Name _____	Contact Name: _____
Email: _____	Phone/ext. _____
Loan Number: _____	Borrower(s) name: _____

The following documents are required to perform a Pre-Compliance Review prior to submission to underwriting:

- Homeownership Counseling Organization List
- Notice to Home Loan Applicant
- Servicing Disclosure
- Borrower's Intent to Proceed
- Evidence of delivery of Home Loan Toolkit for purchases

The following documents are required for submission to underwriting:

- Submission Sheet fully completed
- Loan must be registered/locked
- Initial 1003 – Fully completed and signed by all parties
- 1008 Transmittal
- AUS finding- Must be released – Cannot be in Preliminary Status
- Credit Report – All pages must be submitted
- Loan Estimate
- Income documentation
- Asset documentation
- Appraisal- not required with initial submission for purchases
- If Purchase- Purchase/Sales agreement with all applicable addendums
- Completed Condo (limited reviews only) or PUD Questionnaire
- MI Eligibility Quote from a chosen MI Partner
  - Genworth
  - National MI
- Adjustable Rate Mortgage(ARM) Disclosure – if applicable

Please Note: If the above listed documentation is not provided the loan will be suspended and will not be sent to underwriting.