



WHOLESALE MINIMUM SUBMISSION CHECKLIST

Borrower Name:	Loan Number:
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LOAN INFORMATION

Transaction Type <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance: <input type="checkbox"/> Cash Out <input type="checkbox"/> Rate/Term	Program & Document Type <input type="checkbox"/> Prime Plus Connect: <input type="checkbox"/> Full Doc <input type="checkbox"/> Express Doc <input type="checkbox"/> Bank Statement <input type="checkbox"/> P & L <input type="checkbox"/> Asset Utilization <input type="checkbox"/> Investor Connect Premier: <input type="checkbox"/> DSCR	<input type="checkbox"/> Agency Connect: <input type="checkbox"/> Broker DO/DU <input type="checkbox"/> Full Express Doc <input type="checkbox"/> Jumbo Connect: <input type="checkbox"/> Full Doc	Occupancy <input type="checkbox"/> Primary <input type="checkbox"/> 2 nd Home <input type="checkbox"/> Investment	Amortization <input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/> Interest Only	Property Type <input type="checkbox"/> SFR <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> 2-4 Unit
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REQUIRED DOCUMENTS TO DISCLOSE

	URLA Signed by MLO with NMLS ID dated within 24 hours of submission <i>(TRID timing not applicable to Business Purpose)</i>
	Credit Report (120 Day age of document max) Foreign National not applicable
	Purchase Contract <i>(required for Purchase Transactions only)</i>
	Closing Agent Closing Disclosure/Escrow Settlement Statement and/or Broker Fee Sheet <i>(title/escrow fee estimates required)</i>
	Loan Setup will complete estimates for Recording Fees and Transfer Taxes <u>Only</u> <i>(when applicable)</i> per the First American Fee Calculator

REQUIRED DOCUMENTS TO PROCEED TO UW

Prime | Plus Connect – Full Doc

Wage Earner	
	2 Years W2s
	Paystubs covering 30 Days (120 Day age of doc max)
	1 Mos Asset Statement (120 Day age of doc max)
	Broker DO/DU Findings <i>(Agency & Flex Program Only)</i>
1099 (Contractor)	
	2 Years 1099s
	1 Mos Asset Statement (120 Day age of doc max)
	Broker DO Findings <i>(Flex Program Only)</i>
Self-Employed ≥ 25% Ownership	
	2 Years Personal and Business Tax Returns
	1 Mos Asset Statement (120 Day age of doc max)
	Broker DO/DU Findings <i>(Agency & Flex Program Only)</i>

Prime | Plus Connect – Express Doc

Wage Earner	
	1 Year W2(s)
	Paystubs covering 30 Days (120 Day age of doc max)
	1 Mos Asset Statement (120 Day age of doc max)
	Broker DO Findings <i>(Agency & Flex Program Only)</i>
1099 (Contractor)	
	1 Year 1099(s)
	1 Mos Asset Statement (120 Day age of doc max)
	Broker DO Findings <i>(Flex Program Only)</i>
Self-Employed ≥ 25% Ownership	
	1 Year Personal and Business Tax Returns
	1 Mos Asset Statement (120 Day age of doc max)
	Broker DO Findings <i>(Agency & Flex Program Only)</i>

Prime | Plus Connect – Bank Statements

	12 or 24 Months Consecutive Personal or Business Bank Statements (120 Day age of document max)
	CEL Business Narrative
	Broker DO/DU Findings <i>(Flex Program Only)</i>

Prime | Plus Asset Utilization

4 Mos Asset Statements <i>(for all accounts listed on URLA)</i> (120 Day age of doc max)

Prime | Plus P&L

12 or 24 P&L Statement
CEL Business Narrative
Broker DO/DU Findings <i>(Flex Program Only)</i>

Investor Connect | Premier - DSCR

Schedule of REO <i>(for all properties listed on URLA/Credit Report)</i>
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Prime Jumbo Connect – Full Doc

Wage Earner	
2 Years W2s	
Paystubs covering 30 Days (120 Day age of doc max)	
1 Mos Asset Statement (120 Day age of doc max)	
1099 (Contractor)	
2 Years 1099(s)	
1 Mos Asset Statement (120 Day age of doc max)	
Self-Employed ≥ 25% Ownership	
2 Years Personal and Business Tax Returns	
1 Mos Asset Statement (120 Day age of doc max)	

State Specific Broker Required Disclosures

Additional State Specific Disclosures not bound to Application timing may still be required and accordingly conditioned for while in UW. Disclosure(s) to be provided as applicable.

DE	Mortgage Loan Broker Fee Agreement
IL	Advanced Fee Agreement, Brokerage Agreement, Brokerage Disclosure Statement & APLD Cert
IN	Loan Broker Agreement
LA	Mortgage Loan Origination Agreement
MD	Mortgage Broker Fee Agreement
ME	Mortgage Broker Contract & Notice to Consumers
MO	Loan Brokerage Agreement and Statement
NE	Loan Broker Disclosure Statement (with Cover Sheet)
NH	Application Disclosure & Payment Disclosure
NJ	Mortgage Broker Disclosure
OH	Notice Pursuant to Section 4112.021 Ohio Revised Code & Acknowledgement of Receipt of Home Mortgage Loan Information Document
SC	Mortgage Broker Fee Agreement
TX	Texas Mortgage Company Disclosure or Texas Mortgage Banker Disclosure <i>(disclosure requirement is broker company specific)</i>
VA	Disclosure of Terms of Mortgage Application, Mortgage Broker Agreement & Notice of Mortgage Broker Fee
VT	Broker/Prospective Borrower Agreement
WI	Application Disclosure, Consumer Disclosure & Mortgage Broker Agreement