

Borrower Name:	Loan Number:
----------------	--------------

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	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	PropertyType <input type="checkbox"/> SFR <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> 2-4 Unit
--	---	--	---	--

TRID REQUIRED DOCUMENTS:

	Initial URLA Signed by MLO with NMLS ID dated within TRID timing of Initial LE <i>(TRID timing not applicable to Business Purpose loans)</i>
	Credit Report (120 Day age of document max) Foreign National not applicable
	Purchase Contract <i>(applicable for Purchase Transactions only)</i>
	Closing Agent Closing Disclosure/Escrow Settlement Statement and/or Initial Fee Sheet <i>(title/escrow fee estimates required)*</i>
	Initial Loan Estimate and Disclosure Package (with submission LE COC's, as applicable)

BUSINESS PURPOSE REQUIRED DOCUMENTS:

	Initial URLA Signed by MLO with NMLS ID
	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 Initial Fee Worksheet
	Initial Disclosure Package <i>(Loan Estimate not acceptable)</i>

REQUIRED DOCUMENTS TO PROCEED TO UW:

Prime | Plus Connect – Full Doc

Wage Earner	
	2 Years W2(s)
	Paystubs covering 30 Days (120 Day age of doc max)
	1 Mos Asset Statement (120 Day age of doc max)- to cover funds to close
	FLEX Program: Broker's Credit Credentials
	FLEX Program: Broker DO/DU Findings

1099 (Contractor)	
	2 Years 1099(s)
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close
	FLEX Program: Broker's Credit Credentials
	FLEX Program: Broker DO/DU Findings

Self-Employed ≥ 25% Ownership	
	2 Years Personal and Business Tax Returns
	1 Mos Asset Statement (120 Day age of doc max)- to cover funds to close
	FLEX Program: Broker's Credit Credentials
	FLEX Program: Broker DO/DU Findings

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) - to cover funds to close
	FLEX Program: Broker's Credit Credentials
	FLEX Program: Broker DO/DU Findings

1099 Contractor)	
	1 Year 1099(s)
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close
	FLEX Program: Broker's Credit Credentials
	FLEX Program: Broker DO/DU Findings

Self-Employed ≥ 25% Ownership	
	1 Year Personal and Business Tax Returns
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close
	FLEX Program: Broker's Credit Credentials
	FLEX Program: Broker DO/DU Findings

Prime | Plus Connect – Bank Statements

	12 or 24 Months Consecutive Personal or Business Bank Statements (120 Day age of doc max)
	CEL Business Narrative
	FLEX Program: Broker’s Credit Credentials
	FLEX Program: Broker DO/DU Findings

Prime | Plus Connect – P&L

	12- or 24-Months P&L Statement (end date within 90 days of closing)
	CEL Business Narrative
	FLEX Program: Broker’s Credit Credentials
	FLEX Program: Broker DO/DU Findings

Prime | Plus Connect – Asset Utilization

	Schedule of REO (for all properties listed on URLA/Credit Report)
	Refinance: Lease Agreement or Processor Cert if not rented
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close

Investor Connect | Investor Premier – DSCR

	4 Mos Asset Statements for all accounts listed on URLA (120 Day age of doc max)
	FLEX Program: Broker’s Credit Credentials
	FLEX Program: Broker DO/DU Findings

State Specific Broker Required Disclosures

Additional State Specific Disclosures may still be required and conditioned accordingly for while in UW.

	NJ Mortgage Broker Disclosure
--	-------------------------------

Documents Recommended for Efficient Underwrite:

Transferred Appraisal	
	Color appraisal in PDF format
	XML or successful SSRs
	Paid invoice
	AIR cert
	Proof of delivery to borrower
	Previous lender’s signed ITP (not required on DSCR loans) <i>Note: ITP must be signed & dated prior to appraisal charge date</i>
Condo Documents	
	Condo Cert/Questionnaire
	Master insurance
	Budget (if full review)
Title Documents	
	Preliminary title report