

Document Checklist

Follow the below stacking order when submitting new loans and conditions. Please upload all **new Submission packages** under **Initial Submission Package** OR the package must be broken out into the individual document codes below. **All subsequent conditions** must be uploaded under the following **document codes**:

- **Application Documents**
 - Broker Narrative/Cover Letter
 - ****1003**
 - 92900A (FHA)/ 26-1805A (VA)
 - ****Broker issued GFE**
 - ****Broker issued Settlement Service Providers List**
 - ****Certification of Receipt of GFE and Intent to Proceed form**
 - Mortgage Broker Fee Agreement
 - ****Truth In Lending (including Itemization of Amount Financed)**
 - ****FHA or VA Case #**
 - CAIVRS
 - Refinance Authorization (FHA Streamlines)
 - Previous Note/HUD1 (FHA Streamlines)
 - 1980-21 (RD)
 - Certificate of Eligibility OR DD214 & 26-1880(VA)
 - LDP/GSA (Last name, First name)
- **Photo ID/ SSN**
 - Photo ID
 - Social Security Verification (credit agency verification not sufficient, must be from Social Security Admin, Government issued, etc.)
- **Credit Documents**
 - ****Credit Report(s)**
 - ****DU Findings (released to Ross Mortgage or RMC will re-pull credit/du)**
 - LOX's (inquiries, credit history, etc)
 - Bankruptcy Papers/Discharge
 - Divorce Decree/Friend of Court/Child Support documentation
 - Student Loan Deferral (applicable on FHA only)
 - VOR/VOM/VOLC (Cancelled Checks)
- ****Asset Documents**
 - VOD
 - Bank Statements/401K/IRA
 - Gift Documentation
 - Verification of EMD
- ****Income Documents**
 - VOE(s) full/verbal
 - Paystubs (at least 1 full month's paystubs)
 - W2's/1099's
 - Federal Tax Returns (all schedules)
 - YTD Profit & Loss and Balance Sheets (self employed)
 - LOX for employment gap(s)
- **Property** (Appraisal MUST be uploaded separately under Appraisal)
 - ****Purchase Agreement & all addendums**
 - Amendatory Clause/Real Estate Cert
 - Sellers Disclosure/ Lead Based Paint
 - Home Inspections (if required on PA)
 - Water/Well/Septic Tests (if applicable)
 - Certificate of Occupancy/Completion and Builder Documentation
 - Condo Fidelity Bond & Required Condo forms
 - Survey(if applicable)
 - Subordination Agreement(s) (if applicable)
- **Disclosures**
 - See Documents tab for list of suggested disclosures
- **Title Commitment** Including: 12 month chain & all deed copies, Invoice, CPL, Wire Instructions, Alta9
- **Hazard Policy** Including: Declarations Page, Invoice, or Paid Receipt
- **Payoff(s)** For all items to be paid off through the loan
- **Flood Insurance** (If applicable)
- **Invoice(s)**