

PMG Required ITEMS Submission Checklist Effective 4-27-2022

Borrower Name:

Co Borrower:

Reviewer: _____ **Review Type:** _____ **Initial** _____ **U/W Conditions** _____ **CTC**
_____ **Purchase** _____ **Refinance**

Loan Amount \$ _____ **Sales Price \$** _____

DTI: _____ **LTV:** _____ **Score:** _____

1003-1008- Disclosures

Initial 1003

Initial 1008

Final 1003

Final 1008

LE (Last one issued) Service Providers List Rest of Disclosures Lock Confirmation

Appraisal – Inspection

Appraisal (Maybe Conv 1004 and Home Inspection **OR** 1004 with FHA Inspection - no case number

Final Inspection and Invoice, if applicable

Appraisal Invoice

Appraisal Transfer Letter

Flood Cert (If results are anything other than X, I must be notified immediately)

Bank – Income

W-2 2 years or 1099 2 years or

Bank Statement: 12 months or 24 months depending on the program

Income Calculation spreadsheet (deposit less transfers from another occupants account)

Down Payment Proof, Bank Statement 3 months

Contract – Amendments

Sale Contract

Addenda

Amendments and or Extensions

If Pre-Owned and NOT Bank Owned;

Completed Sellers Disclosure Notice

Credit – Verifications

Credit Report

Credit Report Invoice

VOR Mortgage Statement from current home

LOE for Gaps in employment, charge offs, different address, akas

First Time Home Buyer Certificate; if loan is HCML

HOI

Declaration Page (Must Be HO5)

Annual Invoice

PMG Required ITEMS Submission Checklist Effective 2-22-2022

- Mortgagee Clause (PTF)
 - CarolCorp Inc
 - % August REI ISAOA
 - PO Box 25048, Dallas TX 75225 2109@submitmyinsurance.com
- ID- ITIN
 - Borrowers ID (Current, Government-issued with Photo and DOB)
 - Social Security card or ITIN Letter (Current)
 - NPS ID (Current, Government-issued with Photo and DOB)
- Taxes
 - Proof filed: **Do NOT SEND Tax returns**
 - If taxes owed proof of payments and IRS receipt
 -
- Title
 - For Title
CarolCorp Inc 130 N Preston Rd Ste 237 Prosper, TX 75078
 - Commitment
 - Vesting Deed
 - CPL
 - Prelim CD
 - Tax Cert
 - Survey
 - Survey Invoice or T47 (signed and notarized)
 - Earnest Money Receipt
 - Option Fee
 - Wiring Instructions
 - HOA Resale Cert and Annual Amount
- TITLE COMPANY CONTACT INFO:
 - Name;
 - Email
 - Phone number
- FNM 3.2 (last version so the information will be imported correctly. I.e., AFTER the appraisal is in and the update is input, and assets information has been added i.e., amount in the bank account for cash to close)

Standard time for Underwriting:

Receive all docs requested Initial Review 24 to 48 hours

Final Underwriting is 48-72 hours for review, final approval, closing conditions and

CTC = Final CD ordered (if after 2pm, CD will be out the next business day)

Wait 3 Days Closing