

**Processing Checklist**

The following items should be included in each loan package submitted to Next Step Processing

Indicate which items are enclosed:

- Processing Submission Form
- Completed & Signed 1003
- All Disclosures signed & dated
- AUS Findings
- Copies of Driver's License
- Credit Report
- Borrower's Authorizations
- 2 years W2's for all borrowers
- 2 years personal tax returns
- 2 years business tax returns
- 2 months Bank Statements for checking, savings, and any other assets accounts you wish to use to qualify
- Purchase Agreement (if applicable)
- 30 day most recent pay stubs showing YTD
- Proof of Alt Income: Alimony, Child Support, SS etc. for all borrowers
- Copy of EMD Check (if applicable)
- Leases for rental property (if applicable)
- Mortgage Statement (for Refinance)
- Home Insurance Policy (for refinance)