

Submission Requirements

Minimum Requirements for Initial Disclosures	Complete Submission
<ul style="list-style-type: none"> Fannie Mae 3.2 File 	<ul style="list-style-type: none"> Credit Report and Credit Supplements, if applicable
<ul style="list-style-type: none"> Borrower's Authorization 	<ul style="list-style-type: none"> LOE for address variations and inquiries on Credit Report within the last 120 days
<ul style="list-style-type: none"> E-Sign Disclosure (Can be found at www.wholesalebankers.com under Resources > Forms) 	<ul style="list-style-type: none"> Income Documentation [REQUIRED]
<ul style="list-style-type: none"> Fee Worksheet or LE 	<ul style="list-style-type: none"> Verification of Employment, if applicable
<ul style="list-style-type: none"> For Refinance: Estimated Settlement Statement (Must reflect your Fees) For Purchase: Estimated Master Settlement Statement (Must reflect your Fees, Transfer Tax, Owner's Title) 	<ul style="list-style-type: none"> Asset Documentation
<ul style="list-style-type: none"> Credit Report (Credit Plus users can re-issue but not repull) 	<ul style="list-style-type: none"> Gift Letter, if applicable
<ul style="list-style-type: none"> Borrower's and Co-borrower's email addresses (Borrower and Co-borrower cannot have the same email) 	<ul style="list-style-type: none"> Copy of Cancelled EMD Check, if applicable
<ul style="list-style-type: none"> Impound Status for LE 	<ul style="list-style-type: none"> Escrow Instructions – Escrow States [REQUIRED]
<ul style="list-style-type: none"> Self-employed borrowers: 3 months Business Bank Statements and P&L 	<ul style="list-style-type: none"> Fully Executed Purchase Contract and all Addendums, if applicable
	<ul style="list-style-type: none"> Preliminary Title Report/Title Commitment
	<ul style="list-style-type: none"> Unexpired and legible Photo ID for all Borrowers
	<ul style="list-style-type: none"> HOA Questionnaire, if applicable
	<ul style="list-style-type: none"> Written Settlement Services List of Providers
	<ul style="list-style-type: none"> Executed Mortgage Broker Fee Disclosure or CA – RE 882
	<ul style="list-style-type: none"> Social Security Administration Authorization Form
	<ul style="list-style-type: none"> 4506-T Form signed and dated