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Broker Submission Checklist

Loan #:

Date:

Borrower(s):

All applicable items to be uploaded to the Encompass eFolder for Review	Processor Initials	UW Initials
Secondary confirmation loan can be brokered		
1003 URLA to be completed in its entirety		
1003 URLA, credit, income, and asset documentation consistent throughout file (names, personal and business address, employment history, banking institutions, etc.) based on broker loan program chosen		
Reverse search on employer and current address		
Credit Report (only the qualifying report to be in the eFolder)		
Fraud Manager report in file		
Identification (DL, EAD Card, etc.)		
Social Security number consistent throughout		
Occupancy supported with documentation		
Purchase agreement and all addendums (if applicable)		
Name and address on bank statements, pay stubs, W-2's, 1040's and other docs consistent with application		
Completed Investor Submission Checklist		
On Acra loans - confirm that a USMC Loan Opener sent out an initial disclosure package to the borrower(s) within 3 days of the application date, and an Intent to Proceed was signed by the borrower before an appraisal was ordered.		

CORPORATE OFFICE

201 OLD COUNTRY ROAD • SUITE 140 • MELVILLE, NY 11747
TEL: (631) 580-2600 • ON US: (800) 562-6715 (LOANS15) • FAX: (631) 580-2626

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Rev.8/2023

Most recent investor approval		
Qualifying Income (if applicable):		
Bank Statements – 12 or 24 months of consecutive personal or business banks statements		
Wage Earner - Written Verification of Employment for all jobs listed on the 1003 URLA		
Most recent W-2 /1099 – employer number is formatted with standard xx-xxxxxxx		
Self- Employed – Most recent tax returns		
Most recent business tax returns		

Underwriter Signature and Date

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