



## Conforming Submission Sheet Order of Documents

**EFFECTIVE 1/27/2010, ALL SUBMISSIONS MUST INCLUDE A COPY OF THE BROKER'S VALID LICENSE!**

- \_\_\_ **Rate Lock (if locked)** ( ) Floating ( ) Locked
- \_\_\_ **Typed Transmittal and Application** (1008 & 1003)
- \_\_\_ Credit Explanations (if applicable)
- \_\_\_ **Title commitment** dated within 60 days
- \_\_\_ Copy of Subordination Agreement along with Mortgage Note (if applicable)
- \_\_\_ **COMPLETE** Divorce or Separation Agreement (if applicable)
- \_\_\_ **HOI** w/ paid receipt
- \_\_\_ **Tax Bill** - along with proof paid
- \_\_\_ **Mortgage Payoff (s)**
- \_\_\_ **Broker License**
- \_\_\_ **Du Findings**
- \_\_\_ VOM, last 12month payment history, last 12m cancelled checks -front & back etc.)
- \_\_\_ **Credit Report and Related Documents**
- \_\_\_ **Verification of Employment** -1040's, W2's, Paystubs or supporting Docs
- \_\_\_ **COMPLETE** and signed Tax Returns w/ all schedules (if applicable)
- \_\_\_ Documents and letters relating to employment
- \_\_\_ Most recent last 2m bank statements (all pages) (if applicable)
- \_\_\_ Gift letter-FULL verification of gift funds (if applicable)
- \_\_\_ Earnest money deposit verification
- \_\_\_ Purchase contract w/ all amendments, counter-offers- signed by all parties (if applicable)
- \_\_\_ **Appraisal Report must be emailed.** (in compliance w/HVCC guidelines) signed with addendum including valid appraiser license, photos, room layout, sketches etc.
- \_\_\_ **Handwritten initial loan application -FNMA #1003 (Good for only 90 days)**
- \_\_\_ **All RESPA Docs:** TIL, GFE (Itemization, Acknowledgement of GFE, Intent to Proceed, 24 hour Right to Inspect HUD-I & List of Providers), Origination Agrmt, ECOA, Xfer Svc. Disclosure, Credit Score Disclosure, Borrower's Auth & Consumer Disclosure  
**(RESPA's good for only 90 days from date prepared)**
- \_\_\_ **Appraisal Waiver Disclosure**
- \_\_\_ **4506T** -applicable for all borrowers
- \_\_\_ **Valid photo ID** -for all borrowers

Contact Person: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail appraisals to [conforming@onechoicemort.com](mailto:conforming@onechoicemort.com)

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