

CONVENTIONAL SUBMISSION FORM –Credit Pkg ~ Bank Partner

BORROWER(S):		
PROCESSOR:		INVESTOR:
BANK PARTNER:		PROGRAM: (Mandatory to Underwrite)
PHONE:		CLOSING DATE:
EMAIL:		Loan #:

FILE ORDER (ALL DOCUMENTS ON THE RIGHT SIDE OF FILE)

E-mail to: appraisals@summit-mortgage.com

- Conventional Submission Form
 - Cover Letter
 - Lock Confirmation (if loan is locked)
 - DU/LP Findings (All conditions of the DU/LP Findings must also be included)
 - 1008- Transmittal Summary
 - Documents required for MHFA or other Bond Programs
 - Typed 1003 – Did you add your NMLS#?
 - Initial/Handwritten 1003
 - Occupancy Certification
 - LDP/GSA Non Procurement Check – Must check the FHIA connection
 - Credit Report including OFAC check
 - Credit and Inquiry Explanations
 - Loan Quality Initiative Disclosure (debt)– Conventional loans only
 - Any supportive credit information, i.e. rental references, direct credit references, utility histories, etc.
 - Bankruptcy Documents
 - Divorce Decree
 - Asset Verification – VOD's or Bank Statements
 - Other Asset Verifications – Gift Letter, 401K loan info, Net Sheet, etc.
 - Income Verification – VOE's or Alt Doc. Please put borrower current verification then prior verifications in consecutive order, then co-borrower verifications in consecutive order.
 - Tax Returns and Profit and Loss Statements.
 - Signed IRS 4506T and Tax transcripts eff 8/15/09
 - Purchase Agreement
 - 12 Month Chain of Title
 - Project Questionnaire (condos)
 - Appraisal with proper HVCC documentation listed below:
 - Evidence of Homebuyer Training, Authorization for Post Purchase Delinquency Counseling
- Conventional loans subject to the HVCC only:**
- HVCC Appraisal Report Delivery Disclosure- should be signed at Origination
 - HVCC Compliance Certification – (signed by LO/Processor)
 - HVCC Proof of Appraisal Delivery (E-mail, Fax, etc.)

I hereby certify that I have completely reviewed this file and that all required items have been provided.

Processor's Signature

Date