



## Processing Checklist

### Disclosures Checklist

- 1003
  - DOB
  - 2 year employment history
  - Government Monitoring
  - LO and Borrower signatures
- 1008
- Borrower Signature Auth
- Certification & Auth
- Disclosure Notices
- Loan Origination Agreement
- Patriot Act Form
- Privacy Policy
- RE Agency Disclosure, if applicable
- Affiliate Business, if applicable
- Right to Receive Appraisal with borrower's email address listed, no limit on when able to obtain
- Credit Score Disclosure
- 4506-T,
  - check the appropriate boxes, list form that you want (1040)
  - write in years requested
  - check box at bottom that borrower auth
- Franklin/Stearns Specific - Anti-Steering Disclosure
- Franklin/Stearns – Notice of Intent to Proceed
- Franklin – Appraisal Disclosures
- Franklin – Auth for SS Number
- Franklin – Borrower Compensation Acknowledgement

### Other documents needed:

- 2 Months Paystubs
- 2 years most recent W-2's or 1099
- 2 years tax returns if 1099/self employed
- 2 months all asset statements and bank statements (3 months for self-employed)
- Proof of deposit if purchase

- Recent credit report
- Clear copy of Picture ID
- Purchase Contract
- Hazard Insurance
- Mortgage Coupon / Statement
- Name and contact of HOA

#### Items to order

- \_\_\_\_\_ Title – 24 month chain
- \_\_\_\_\_ LE
- \_\_\_\_\_ Escrow
- \_\_\_\_\_ CPL
- \_\_\_\_\_ H0-6
- \_\_\_\_\_ HOA Cert
- \_\_\_\_\_ AUS / DU
- \_\_\_\_\_ Appraisal (send purchase agreement if applicable)
- \_\_\_\_\_ Vesting
- \_\_\_\_\_ Estimated HUD & Wire Instructions
- \_\_\_\_\_ Termite
- \_\_\_\_\_ CD

#### Items only if Applicable

- ❖ Divorce Decree
- ❖ Bankruptcy Paperwork
- ❖ LOE regarding credit inquiries
- ❖ LOE regarding collections or charge offs or (recent lates) in the last 2 years
- ❖ Rental Properties, leases, mortgage coupon, expenses