

UW Submission Form

[This form is NOT required for submission and is intended to be used as a reference]



Broker / Corr Name	
Loan #	
Borrower	
Loan Program	
Loan Originator	
Processor	

Comp Type: Lender Paid Borrower Paid

Origination Type: Broker Correspondent

If Correspondent, provide all initial disclosures and upload with a complete Credit Package prior to UW review.

Are there any fees charged by an affiliated business? YES NO

If YES, provide ABA Disclosure with Credit Package.

CHECKLIST FOR INITIAL DISCLOSURES SUBMISSION (Upload to *TPO – Fee Itemization)

- Tri Merged Credit Report & all Supplements, provide for non-purchasing spouse if FHA/VA in a community prop state
- Itemized Fee Worksheet
- Purchase Contract, if applicable/available

CHECKLIST FOR CREDIT PACKAGE SUBMISSION (Upload to *TPO – Credit Package)

- Anti-Steering Disclosure, if Lender Paid Compensation
- E-Consent Agreement, if disclosures are e-signed
- Fact Act and Credit Score Disclosure, does not have to be signed
- Appraisal Waiver OR Delivery Certificate from AMC (can trail)
- Mortgage Broker Fee Agreement, if applicable (required in DE, IL, MD, ME, NC, NJ, OH, SC, VA, VT)
- 1003 & Demographic Addendum, signed by LO (Borrower must sign if an FHA/VA/USDA loan)

Reminder: Application date must match date provided in the system/portal

- AUS Findings, if not run on our portal

Reminder: DU must be released to emm loans if not run on our portal **Income and Asset Docs**

- (per AUS findings; document any large deposits, per guidelines)

- Copy of Note from existing loan, if REFI

FHA only

- Case Number Assignment, must show emm loans as the lender

VA only

- Case Number Assignment, must show emm loans as the lender

- Certificate of Eligibility

VA IRRRL or FHA Streamline only

- Mortgage Only Credit Report or Verification of Mortgage