

# LOAN SUBMISSION CHECKLIST – CONVENTIONAL LOANS

## MINIMUM DOCUMENTS REQUIRED FOR GFE REVIEW

All documents must be uploaded into the E-file for the file to be reviewed and the GFE issued.

Minimum Documents Required for GFE Review	
	All Good Faith Estimates delivered to the borrower
	Itemization of Fees (all fees that make up Block 1-8 totals on the GFE including borrower-paid broker compensation amounts in Block 1, if applicable). Must match GFE.
	Changed Circumstance Form (Provide all COC form that accompany all re-disclosed Good Faith Estimates)
	Written List of Settlement Service Providers (include provider name, address and phone number)
	1003 – must be signed and dated by the interviewer
	1003 – must be signed and dated by the borrower(s) if taken face to face
	Acceptable Mortgage Broker Agreement (See Broker Agreement chart for state requirements*)
	Rate Lock or Float Agreements (CO, CT, IL, NM, OR, and WA only)
	ARM Disclosure (if applicable)
	Homeownership Counseling List
	Affiliated Fee Certificate

\* **Broker Agreement and Rate Lock Requirements by State can be found in H2O > Resources > Forms & Docs > Business Partner Docs > Required Submission Forms > Broker Agreement/Rate Lock Requirements**

**Note: Any disclosures listed above that have signature line will require borrower signatures PTD. If the application is face-to-face, please have borrower signatures on these documents at application**

## DOCUMENTS NEEDED TO UW YOUR LOAN

If submitting for GFE and Underwriting, please also at a minimum **provide the items shown in the top section below**. If possible, provide all applicable information listed in both sections below. Complete files will result in cleaner conditional approvals and reduced time to fund. Please include a completed checklist with your loan submission.

Minimum Documents Required to Submit to UW	
	<b>AUS must be pulled through H2O and have an Approved/Eligible decision - OR - LP Findings must be run with Caliber's Seller Number or assigned to Caliber</b>
	<b>Credit Report</b>
	<b>1008 Transmittal Summary</b>
	<b>Income and Asset documentation per AUS</b>
	<b>Purchase Agreement (when applicable)</b>
	<b>Signed Borrower Authorization Form if 1003 is not signed by the borrower(s)</b>
	<b>Patriot Act Disclosure (form must include borrower ID info and be signed by the person who reviewed ID's)</b>

All of the above information must be received at GFE Review to be considered a complete package. Incomplete packages will not be considered a complete loan submission and will be placed back into the created stage. Caliber reserves the right to cancel any submission that does not meet RESPA requirements for any reason. These errors cannot be corrected under the 2010 RESPA Guidelines.

<b>Additional Documents Recommended to Submit to UW</b>	
	Documentation for any omitted liabilities
	VOM for any mortgage(s) not listed on Credit. If private mortgage need 12 months cancelled checks.
	Credit related conditions required per AUS (BK, Divorce, Disputed Accounts, Authorized User, etc.)
	LOE regarding inquiries in past 90 days - explanation should specifically addresses both the purpose and outcome of each inquiry
	Explain and source all large non-payroll deposits
	Anti-Steering Disclosure with 3 loan options, signed by LO (Lender Paid loans only). HomePath loans require Caliber Specific form.
	Copy of Current Payoff Demand (refinances)
	Tax Transcripts ordered through an acceptable 3 <sup>rd</sup> party vendor
	4506T – Executed by all Borrowers
	Prelim Title with 24 month chain of title
	Estimated HUD-1 showing all lender, broker and escrow/title fees
	Condo Questionnaire (if applicable)
	Appraisal (if required by AUS)
	Copy of Second/HELOC Note required for all subject properties with subordinate liens per Credit Report or Prelim Title
	Written Intent to Proceed - Executed by all Borrowers
	HomePath Products: Printout from HomePath website, <a href="http://www.HomePath.com">www.HomePath.com</a> confirming property eligibility

**Note: Other conditions may apply depending on loan circumstances. Please refer to Product Guide for specifics.**

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