

## QM Wholesale Loan Submission Checklist

### TBD

Required Documents: AUS, Authorization to pull credit (authorization must be dated prior to the credit report) and Full Income Documents.

### Required Documents – Full Submission

- Initial 1003:** Signed by LO (conventional only) and must include the 7 pieces of information: Borrower Name(s), SSN(s), Property Address, Value, Income, Loan Amount and Demographic Information (DI)
- Credit Report:** Must be less than 90 days old. Government Loans Only: Non-borrowing spouse credit report required in a community property state (AZ, AK, CA, ID, LA, NV, NM, TX, WA, WI). Debts must be listed on the 1003 and in 3.2.
- AUS uploaded and released to FGMC via DO or ran through the FGMC Portal** (unless indicated in the AUS Requirements)
- Purchase Contract** (Purchase Only on full submissions)

### Income (N/A on non-credit qualifying VA IRRRLs and Streamlines)

- |  |   |
|--|---|
| <input type="checkbox"/> Wage Earners: One Paystub | <input type="checkbox"/> Social Security or VA benefits: Copy of Award Letter and 1099s |
| <input type="checkbox"/> Pension Income: 1099s     | <input type="checkbox"/> Self-Employed: Tax Returns per AUS                             |

### Required Documents for FHA

**FGMC Lender ID: 7516800814**

The documents in this section are required for FHA loans, in addition to the documents required in the Required Documents section.

- |   |   |
|---|---|
| <input type="checkbox"/> Initial 92900-A: Completed, Signed and Dated | <input type="checkbox"/> Initial 1003: Signed and Dated by Borrower(s) & LO |
|---|---|

#### Streamline Only

- |  |  |
|--|--|
| <input type="checkbox"/> Mortgage Only Credit Report with Scores | <input type="checkbox"/> Payoff Demand |
| <input type="checkbox"/> Mortgage Note & Current Statement       |  |

### Required Documents for VA

**FGMC Lender ID: 6852450000**

The documents in this section are required for VA loans, in addition to the documents required in the Required Documents section.

- |   |   |
|---|---|
| <input type="checkbox"/> VA Certificate of Eligibility (COE)  | <input type="checkbox"/> Initial 1802-A (completed and signed)          |
| <input type="checkbox"/> Borrower(s) Using Entitlement: _____ | <input type="checkbox"/> VA Condo: <a href="#">Evidence VA Approved</a> |

#### IRRRL Only

- |  |  |
|--|--|
| <input type="checkbox"/> Mortgage Note & Current Statement                   | <input type="checkbox"/> No Income listed on initial 1003        |
| <input type="checkbox"/> LIN IRRRL Case Number                               | <input type="checkbox"/> Mortgage Only Credit Report with Scores |
| <input type="checkbox"/> Loan Comparison Statement (aka Rate Reduction Cert) |  |

### Required Documents for USDA

The documents in this section are required for USDA loans, in addition to the documents required in the Required Documents section.

- |   |  |
|---|--|
| <input type="checkbox"/> Borrower Authorization (only required when FGMC re-pulls or reissues credit) | <input type="checkbox"/> RD 3555-21 Request for Loan Guarantee |
| <input type="checkbox"/> Initial 1003: Signed and Dated by Borrower(s) & LO                           |  |

#### Streamlined Assist Only

- |  |  |
|--|--|
| <input type="checkbox"/> Mortgage Note & Current Statement | <input type="checkbox"/> Payoff Demand Statement |
|--|--|

### Additional Documents Recommended (optional)

- |   |   |
|---|---|
| <input type="checkbox"/> Appraisal  | <input type="checkbox"/> LOX, if applicable   |
| <input type="checkbox"/> Transcripts as required by AUS                         | <input type="checkbox"/> Power of Attorney and Trust Documentation  |
| <input type="checkbox"/> Title Commitment/Prelim Title w/24 mos. Chain of Title | <input type="checkbox"/> Copy of 2 <sup>nd</sup> lien/HELOC Note required for subject properties with subordinate liens |
| <input type="checkbox"/> Condo Questionnaire, if applicable                     |   |

### Notes