



Non-QM Wholesale Submission Checklist			
Required Loan Submission Documents:	Champion Prime	Achiever Expanded	Visionary Investment
Borrower(s) Authorization (signed, dated and authorization must be dated prior to the credit report)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intent to Proceed Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Anti-Steering Disclosure (required on all LPC transactions)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income:			
Full Doc Income Documentation (12 or 24 Month):			
Most Recent YTD Paystub (Full Doc Program)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-2s and/or 1099s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Award Letter(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Income Sources i.e. Foster Care, Child Support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Complete Personal Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Complete Business Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternative Income Documentation:			
Most Recent 24 month Personal Bank Statements (complete & consecutive)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Most Recent 24 month Business Bank Statements (complete & consecutive)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property:			
Purchase Agreement and Addendum(s), if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional Documents Recommended (optional):			
<ul style="list-style-type: none"> ▪ Letter of Explanation and Supporting Documentation ▪ Verification of PITIA for other REO, including Leases ▪ Complete Bankruptcy Papers ▪ Divorce Decree or Separation Agreement ▪ Payoff Statements ▪ Gift Documentation ▪ Earnest Money Verification ▪ Homeowners/Flood Insurance ▪ Six Month Rent Loss Coverage 		<ul style="list-style-type: none"> ▪ Retirement or Investment Statements ▪ Appraisal ▪ Title Commitment/Prelim Title with 24 month Chain of Title ▪ Condo Questionnaire & Supporting Documentation ▪ Power of Attorney and Trust Documentation ▪ Homeowners/Flood Insurance ▪ Housing History ▪ Asset Documentation to support required funds for closing/reserves 	
Notes:			

Note: If you have additional documentation for this application, please include with your submission.