

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	
<p><b>Credit Report:</b> 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/New URLA and in 3.2/3.4.</p> <p><b>AUS uploaded and released to FGMC via DO or ran through the FGMC Portal</b> (unless indicated in the AUS Requirements)</p> <p><b>Purchase Contract</b> (Purchase Only on full submissions)</p>	
Income (N/A on non-credit qualifying VA IRRRLs and Streamlines)	
Wage Earners: One Paystub Pension Income: 1099s	Social Security or VA benefits: Copy of Award Letter and 1099s Self-Employed: Tax Returns per AUS
Required Documents for FHA	FGMC Lender ID: 7516800814
<i>The documents in this section are required for FHA loans, in addition to the documents required in the Required Documents section.</i>	
Initial 92900-A: Completed, Signed and Dated	Initial 1003/New URLA: Signed and Dated by Borrower(s) & LO
Streamline Only	
Mortgage Only Credit Report with Scores Mortgage Note & Current Statement	Payoff Demand
Required Documents for VA	FGMC Lender ID: 6852450000
<i>The documents in this section are required for VA loans, in addition to the documents required in the Required Documents section.</i>	
VA Certificate of Eligibility (COE) Borrower(s) Using Entitlement: _____	Initial 1802-A (completed and signed) VA Condo: <u>Evidence VA Approved</u>
IRRRL Only	
Mortgage Note & Current Statement LIN IRRRL Case Number No Income listed on initial 1003/New URLA Payoff Demand Statement VA Certificate of Eligibility	Mortgage Only Credit Report with Scores (or Tri-Merge Credit Report) VA IRRRL Maximum Mortgage Worksheet Hazard Policy Tax Cert Prelim Title Report
Required Documents for USDA	
<i>The documents in this section are required for USDA loans, in addition to the documents required in the Required Documents section.</i>	
Borrower Authorization (only required when FGMC re-pulls or reissues credit) Initial 1003/New URLA: Signed and Dated by Borrower(s) & LO	RD 3555-21 Request for Loan Guarantee
Streamline Assist Only	
Mortgage Note & Current Statement	Payoff Demand Statement
Additional Documents Recommended (optional)	
Appraisal Transcripts as required by AUS Title Commitment/Prelim Title w/24 mos. Chain of Title Condo Questionnaire, if applicable	LOX, if applicable Power of Attorney and Trust Documentation Copy of 2nd lien/HELOC Note required for subject properties with subordinate liens
Notes	