



SUBMISSION CHECKLIST

Borrower Name(s): _____

Company Name: _____

Main Contact: _____ Email: _____ Phone: _____

Estimated Closing Date: _____

Important information regarding file:

Items that should be included in your submission package:

***the more complete a file is upfront the faster it will move through the system.**

- ___ 1008/LT
- ___ Initial 1003 (must be signed/dated by the Loan Officer, Borrowers and HMDA information complete)
- ___ DU,LP or GUS findings. You must make sure that you release the findings to Open Mortgage
- ___ TRI-Merged Credit Report & Tri-merged credit report for non-purchasing spouse if community property state
- ___ LOX on inquiries in last 90 days and any derogatory credit; BK Docs (if Applicable); Foreclosure docs (if applicable), Divorce Decree or Child Support orders (if Applicable)
- ___ Copy of Driver's License on all borrowers
- ___ Mortgage Coupons, Taxes and Insurance on any currently owned properties that will be retained
- ___ Verification of Employment (last 2 years)
- ___ Current Pay Stubs w/ 30 days & YTD Earnings & 411.com of employer
- ___ W2'S (Most recent 2 years)
- ___ Tax Returns if Self Employed/ Commissioned (Signed and dated by the borrower(s) Profit & Loss and Balance sheet ***DO NOT Include for W2 only borrowers****
- ___ Bank Statements - per AUS requirement and enough funds to close
- ___ Appraisal Independence Compliant Appraisal Customers must order own (from approved AMC)and should send .xml version

- ___ Sales Contract -Purchase (Fully Executed / All Addendums - no TBD property addresses)
- ___ Title Commitment, Wire Instructions, Tax Cert, Insured Closing Letter (if you have at submission)
- ___ Hazard Insurance
- ___ Survey

Disclosures

- ___ Initial disclosures (dated within 3 days of loan application) *if open discloses for you and these are electronically signed they will auto uploaded to the system*
- ___ Loan Estimate electronically stamped or wet signed
- ___ Intent to Proceed
- ___ Servicing Provider List- signature not required
- ___ 4506T completed, signed and dated
- ___ Borrower Authorization for Credit- must be dated on or prior to credit report date
- ___ Right to Receive Copy of Appraisal
 - *If borrower is not waiving their right to receive you will need proof of appraisal delivery uploaded also
- ___ ECOA (Equal Credit Opportunity Act)
- ___ Privacy Policy Disclosure- signature not required
- ___ Borrower Certification and Authorization- must be wet signed
- ___ Flood Insurance Subject to Change Disclosure
- ___ USA Patriot Act Information Disclosure
- ___ Patriot Act - Customer Identification Document- to be completed by processor or LO
- ___ PMI Disclosure (LTV >80% if applicable)
- ___ Affiliated Business Arrangement Disclosure- signed by LO
- ___ Housing Counseling Disclosure- list of ten counseling agents dated within 3 days of app date
- ___ Rate lock Disclosure- if loan is locked
- ___ SSA-89 Disclosure to pull Social Security Verification- not required on conventional
- ___ State specific disclosures
- ___ 411 or third party search on all employers
- ___ Blanket Processor Cert/ True & Correct Cert
- ___ E-sgin Consent- if electronically signed disclosures
- ___ FACTA Disclosure
- ___ LDP/GSA- search list completely filled out with no blank lines
- ___ Home Loan Toolkit Disclosure- purchase only

Conventional specific items:

- ___ SSRs
- ___ PMI Disclosure- if LTV is over 80%

FHA specific items:

***Open Mortgage FHA Sponsor ID #: 2154800400**

- ___ FHA Case Number Request form- Open will pull the case number once signed 1003 is uploaded
- ___ FHA 92900a
- ___ FHA Amendatory Clause and Real Estate Certification *purchase only
- ___ FHA Notice to Homeowners Assumption Disclosure
- ___ FHA Notice to Homebuyers

- ___ FHA Informed Consumer Choice Disclosure
- ___ For Your Protection Disclosure *purchase only
- ___ FHA Identity of Interest Disclosure *purchase only
- ___ Lead Based Paint Disclosure- for homes built prior to 1978 *purchase only

VA specific items: *Open Mortgage VA ID #: 880042-00-00

- ___ Certificate of Eligibility
- ___ VA 261802 (FHA 92900a)
- ___ Request for Determination of Eligibility (26-1880)
- ___ DD214
- ___ CAIVRS- Open will pull
- ___ Counseling Checklist for Military Homebuyers (VA26-0592) - active duty personnel only
- ___ Nearest Relative Statement
- ___ Child Care Expense Statement
- ___ VA Rights of VA Loan Borrowers (VA26-8978)
- ___ VA Amendment to Contract (if not covered in Contract)
- ___ Case Number Assignment print out - Order as LAPP and show Open Mortgage as Sponsor
- ___ Completed VA Form 26-1805
- ___ VA Borrower Acknowledgment of Disclosures
- ___ VA Verification of Benefits
- ___ Federal Collection Policy Notice

USDA specific items:

- ___ Household Member Disclosure
- ___ Signed PG 2 of the 3555
- ___ Income docs for all household members if applicable