



first community mortgage

## Home Opportunity Loan

### Pre-Closing Underwriting Submission Checklist

#### LENDER INFORMATION

Correspondent Lender: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_

Contact Email: \_\_\_\_\_

#### LOAN INFORMATION

FCM Loan Number: \_\_\_\_\_

Borrower Name: \_\_\_\_\_

#### REQUIRED DOCUMENTS FOR SUBMISSION TO UNDERWRITING

- Completed Pre-Closing Underwriting Submission Checklist (this form)
- Import Updated FNMA 3.4 to TPO Connect
- Complete initial & updated typed 1003 (accurate 2yr residential & employment history completed)
- Credit Report with borrowers' full names and address per URLA and alternate tradeline documents if applicable
- Credit Inquiry letter / Letter of Explanation
- Tax Returns for prior year – required self-employed borrower
- Borrower's unexpired Government Photo ID & supplemental documentation
- Written VOE for current employer for all non-self-employed borrowers
- Verbal VOE covering a full 2 years
- 12 Month mortgage or rental history if LTV > 80% or rent-free letter is < 80% / No score <=75% <=80%
- 12-month payment history for liabilities paid by third party – if applicable
- Child support or Alimony documentation – if applicable
- Rental income – if applicable – 12-month lease or schedule E required
- Asset Documentation - Most Recent 60-day bank statements
- Gift Letter – if applicable
- Earnest money supporting documentation– if applicable
- Real Estate Contract – *for purchase transactions*
- Condo documentation - *if applicable*
- Flood Certification
- Final Appraisal Report – must be uploaded in color
- UCDP Submission Summary (SSR)
- Title Commitment – mortgagee must include ISAOA/ATIMA
- Hazard Insurance Dec Page - mortgagee must include ISAOA/ATIMA
- Flood Insurance Dec Page – if applicable, mortgagee must include ISAOA/ATIMA
- Payoff Statement – if applicable