

## Pre-Closing Underwriting Submission Checklist

**Seller Name:** \_\_\_\_\_

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

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

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

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

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

### **REQUIRED FOR SUBMISSION TO UNDERWRITING**

#### **ALL LOANS**

- Import updated FNMA 3.2 to TPO Connect
- Completed Pre-Closing Underwriting Submission Checklist (this form)
- Investor lock (all loans submitted to underwriting must be locked)
- Final AUS/GUS
- Complete initial & final typed 1003/92900A /3555-21 (accurate 2 year residential and employment history must be provided)
- Tri-merge credit report
- Income documentation as required by AUS
- Tax transcripts
- Asset documentation as required by AUS
- Letter of explanation for inquiries on credit in last 120 days
- Purchase transaction: legible copy of fully executed sales contract with all addendums
- Appraisal report (color copy required)
- UCDP/SSR (conventional loans only)
- Flood Certification
- Copy of borrower's driver's license or other photo ID
- Prelim title commitment with 12 month chain of title and current property tax information
- Homeowner's insurance declarations page (including individual and master for Condo and Detached PUD)
- Payoff statements for all liens to be paid at closing

#### **VA LOANS**

- Certificate of Eligibility (COE) & DD214
- VA Child Care Cost (only needed if borrower has dependents age 12 years and younger)
- Military Counseling Checklist- only needed when borrower is on active duty (VA 26-0592)
- Debt Questionnaire (VA 26-0551), Federal Collection Policy (VA 26-0503), Rights of VA Borrower (VA 26-8978)
- Nearest Living Relative Certificate
- Case # Request (VA 26-1805) after appraisal ordered

#### **FHA LOANS**

- FHA case number and clear CAIVRS
- Assumption Notice
- Financial Privacy Act
- Consumer Choice Disclosure
- For Your Protection Disclosure (Purchase Only)
- Notice to the Homebuyer (Purchase only)
- FHA Real Estate Certification and Amendatory Clause- addendum on sales agreement (Purchase Only)

#### **NON-CONFORMING JUMBO LOANS**

- All required income and asset documentation as specified in the [NC Jumbo full guidelines](#)
- Note: income and asset documentation must be dated within 90 days of final Note date