



# Fast Lane Check List

The **Fast Lane Program** is a purchase program designed for borrowers who are not self-employed that meet certain loan characteristics. **Please complete the form and include in your loan submission package.**

**Borrower Name:** \_\_\_\_\_ **Loan Number:** \_\_\_\_\_

## Requirements for Fast Lane

- AUS Approval Required – Must be assigned to Fairway Independent Mortgage)
- Conventional (agency and High Balance) Fixed rate only
- Purchase transactions only
- 1 unit single-family or detached PUD
- Primary Residence Only
- 700 Min Score
- 80% Maximum LTV
- Only one REO allowed
  - In addition to the subject property, borrower(s) may only own one additional property which must be non-income producing

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## Documentation Requirements

- Income: Follow AUS income documentation. If AUS is requiring tax returns, the loan is not eligible for the FAST LANE program.
- Assets: Follow AUS asset documentation. Insure all asset documentation is current
- Tri-Merged credit report
- All Broker disclosures
- Fully executed sales contract and all addenda
- Preliminary Title Policy (Can be provided when it becomes available)
- Appraisal report per AUS (Can be provided when it becomes available)

*Fast Lane files that are submitted without all the required documentation will not be eligible for the FAST LANE.*

**Name:** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_

