



## Jumbo Loan Submission Checklist

**For optimal service and quickest closings, please provide the following:**

<b>Borrower(s) Name(s):</b>		<b>Loan Number:</b>	
<b>Company Name:</b>		<b>Primary Contact Email:</b>	
<b>Primary Contact Name:</b>		<b>Primary Contact Phone:</b>	

### Initial Disclosures:

- Completed Underwriting Cover Sheet, as applicable
- 1008 – Underwriting Transmittal Summary
- 1003 – Initial Loan Application signed by Borrower and LO
- Typed Application (1003)
- Intent to Proceed – signed and dated (cannot precede date of LE)
- Brokered Loans: LE issued in blank – Floating Loan (once loan is locked, FWL will issue an LE to the borrower in FWL’s name)
- Brokered Loans: COC for lock
- Correspondent Loans: Initial LE and any re-disclosures, along with COC forms
- Itemized List of Fees
- Provider of Services Addendum (SSPL dated/referencing LE)
- Anti-Steering Disclosure for Brokered Loans - Lender Paid transactions only (FWL form required)
- Acknowledgement of Receipt of Homeownership Counseling
- Homeownership Counseling Organizations List (pulled for current property zip code)
- Verification of Receipt of Home Loan Toolkit (Purchase)
- Patriot Act Disclosure with Customer Identification Documentation Form and photo IDs
- Borrower Certification and Authorization of Credit (if authorization is not dated prior to the credit report, provide certification of the date that the Borrower verbally authorized credit to be pulled)
- Notice of Right to Receive Copy of Written Appraisal/Valuation (option initialed by Borrower)
- Completed and signed 4506-T (FWL specific form required – if required per FWL guidelines)
- ECOA Disclosure
- State Disclosures, as applicable
- FACT Act Disclosure
- Mortgage Loan Origination Agreement/Mortgage Broker Fee Agreement
- Credit Score Disclosure H3 Form
- Mortgage Insurance Disclosure, if applicable (provide copy of the rate quote used)
- SSA-89 SSN Verification to include page 2, as applicable (FWL form required)
- Misc. Disclosures (State and program specific)
- New York loans, mark box if CEMA transaction

## Income/Assets:

- Tri-Merged Credit Report (also for non-purchasing spouse if property is located in a community property state)
- Supporting Credit Documents, as applicable (LOX's, bankruptcy docs, etc.)
- Employment/Income documents (LOX for employment gaps)
- Salaried borrowers: Most recent pay stub(s) covering a minimum of thirty days earnings and W-2s as required by findings
- Self Employed Borrowers: Signed Federal Tax Returns for the most recent two years
- Verification of Funds, as required (bank statements, VOD)
- Gift Letter, if applicable, with evidence of donor's ability to provide and complete documentation showing the paper trail of the transfer
- Document the source of funds for any large non-payroll deposits
- Canceled Earnest Money check (Purchase)
- Divorce Decree, Bankruptcy Documents, Child Support or other legal documents, as applicable
- SSN Awards Letter, as applicable
- Verification of Social Security numbers
- VOM or VOR

## Property:

- Fully executed Sales Contract/Purchase Agreement with all addenda (Purchase)
- Complete Appraisal ordered through Fairway's AMC, as applicable, with SSR Invoice
- Homeowners Insurance with FWL as mortgagee – if expiring within 60 days, provide updated policy
- Title Commitment with Invoice and Settlement Fee and Wire Instructions (wire instructions must match CPL address)
- Closing Protection Letter - 30 days from closing
- Inspections: Home, Pest, Well and Septic, Final, as applicable
- Condo Questionnaire (FWL form) with supporting documents (Decs & Bylaws, Budget, Ins), as applicable

## Refinance Specific:

- Payoff statement current for the month of closing
- Existing loan documents: Note, Mortgage, HUD 1, and copy of recorded Warranty Deed in Borrowers' names