

United Residential Lending

MINIMAL ITEMS NEEDED FOR LOAN SUBMISSION

All Programs

Submissions@URLending.com

Broker Name: _____ Broker Contact _____

Borrower: _____

- URL's Loan Submission Form – COMPLETED & SIGNED or Pre-Qualification generated by AUS
- 1008 if FHA – Complete MCAW-Initial 92900 Disclosure with Loan Officer and borrower signatures
- 1003-original/handwritten- with completed Schedule of Real Estate and all mortgages matched to properties, 1003 must be signed and dated by borrower otherwise broker must sign and date and write verbal authorization by borrower where the borrower would normally sign.
- Credit report – must be current 30 days from COE
- Any credit letters/supplements/letter of explanation - Any credit inquiries in the last 90 days (see attached form) or if applicable LOE for Derogatory Credit, Divorce Decree, Bankruptcy Papers (all pages), Mortgage Coupons or Statements for any open Mortgages not being paid off.
- Paycheck stubs – 30 day most recent for all borrowers
- W2's – 2 most recent years
- Tax returns – If self employed or required to establish income average
- Seasoned funds to close – -VOD's / 2 months Bank Statements
- HOA or PUD Certification – Townhome or Condo - if applicable
- FULL 1004 Appraisal – **OR** Title Work <= 30 days old **OR** Live Purchase Contract
- Original Initial Disclosures –

- **Truth-in-Lending (TIL)**
- **Good Faith Estimate (GFE)**
- **Borrowers Credit Authorization**
- **Miscellaneous Disclosures – any state specific disclosures**
- **IF FHA:**
 - CASE #**
 - CAIVRS**