

COMPLETE FILE CHECKLIST

Forms signed and in file/generic (in stacking order from top to bottom):

- New file information sheet
- Borrowers Certification and Authorization
- Lock in Agreement
- IRS form 4506T
- Loan Application 1003 ALL pages
- Good Faith
- Truth in Lending
- ECOA
- Fair Lending
- Servicing Agreement
- Required Providers
- Prepayment Penalty
- Borrower/Broker Agreement
- Privacy Policy
- Patriot Act
- Credit Score Disclosure **(Initial & Final)**
- Social Security Authorization
- Private Mortgage Insurance Disclosure
- ARM Disclosure (If applicable)
- Earnest Money Withholding Authorization (If applicable)
- Borrower Final Loan Terms
- Broker Pledge to Borrower
- Loan Overview
- Signed Copy of Promissory note **(Montana only)**
- Signed copy of Deed of Trust **(Montana only)**
- Signed copy of Final TIL **(Montana Only)**

Forms signed and in file/VA only:

- Request for Certificate of Eligibility (26-1880)
- VA benefit/Indebtedness (26-8937)
- Nearest Living Relative
- Federal Collection
- Interest Rate Disclosure (26-8923)
- Counseling Checklist
- Debt Questionnaire (26-0551)
- VA Assumption
- FHA/VA Amendatory Clause (Purchase only)
- VA ARM Disclosure (ARM only)
- Reserves/National Guard Certification

Income, Assets and Debts Documents:

- Credit report and letter(s) of explanation if necessary
- Paystubs: Most recent, one month's worth

- W-2's: last two years all borrowers
- Tax returns: last 2 years, (All schedules self employed or commission)
- Bank Statements: Most recent, two months worth all pages
- Investment or Retirement statements, most recent , all pages
- Bankruptcy paperwork, All schedules
- Divorce decree, all pages plus child support order
- Social security, pension or disability statements/award letters, most recent
- Child support award letter or DSHS paperwork; bank statements showing deposits
- Self employed; business license, current year to date profit & loss, balance sheet
- Gift letter, deposit receipt, copy of check, and donor's bank statement showing ability to gift.

Additional Items for Borrower

- DD214 (VA only)
- Statement of Service (If active duty military, VA only)
- Purchase and Sale with all addendums signed around completely
- Copies of all rental or lease agreements for investment properties
- Landlord history for past 2 years (name, address, and phone number)
- Condominium resale certificate
- Homeowner's insurance information (name and phone or fax number)