

NON-DELEGATED LOAN SUBMISSION FORM & CHECKLIST

Borrower Name: _____

AUS: _____ On Q to pull MI Quote: _____

How was AUS provided? _____ If yes, list MI Company Preference: _____

Please note for manual underwrites, we must have a copy of the findings.

On Q to order Flood Cert? _____ AE: _____

On Q to order CAIVRS? _____ Loan Program: _____

On Q to order FHA Case Number? _____

Contact for set-up missing items	Contact for processing/underwriting approval, suspense, decline & status
Name: _____	Name: _____
Email: _____	Email: _____
Phone: _____	Phone: _____

Comments:

Items Required for Submission

Initial 1003 *(executed by all parties)* and most current application including DMI

AUS *(If applicable; released/finalized to On Q via DO or ran via the portal)*

Credit Report *(less than 90 days at submission-exceptions allowed)*

Government Loans Only: Non-borrowing spouse credit report required

in community property states (AZ, AK, CA, ID, LA, NV, NM, TX, WA, WI)

Asset verification per AUS *(Purchases only)*

Purchase Contract *(if applicable)*

Income per AUS

Wage Earner: 1 Paystub and W-2's

SSI/VA: Bank statement or SSA

Pension: 1099's

SE: Tax Returns per AUS

Payoff Statement *(Refi Only)*

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Additional Government Disclosures Required at Initial Submission		
FHA	USDA	VA
Initial FHA 92900-A Case # Query showing On Q as the Sponsoring Lender CAIVRS Consumer Choice Disclosure Copy of current Note required for streamline Purchases: 92900-B Important Notice to Homebuyers FHA Amendatory Clause & RE Cert 92565 For Your Protection Get A Home Inspection FHA Identify of Interest	RD 3555-21 (Page 1, Page 2 executed by borrower and page 3 top for household members)	Initial VA 26-1802a COE CAIVRS Loan Comparison & NTB Disclosure for Cash-Out Refi Nearest Living Relative IRRRL: LIN IRRRL Case Number VA Rate Reduction Cert Lender Certification (if 20% increase) VA IRRRL Worksheet (26-8923) No income on 1003 VOM

TBD (To Be Determined) Pre-Approval Minimum Submission Documents (Purchase Only)
1003 (unsigned) Credit re-issued via the portal for Conventional, VA, and FHA and AUS ran (DO and finalized to On Q Financial is acceptable) Credit report less than 90 days old <ul style="list-style-type: none"> Non-Purchasing Spouse Credit Report Required in community property states for FHA, USDA, VA. Debts must be listed on the 1003 and 3.4 (Arizona, Alaska, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin). Income (Minimum 1 Most Recent Paystub; if Self Employed please follow findings; SSI or Pension provide bank statement showing receipt and/or awards letter) Bank Statement Any supporting documentation for credit, income, or assets (suggested not required)