

Conventional Min Credit Docs Required

- PROVIDE A VALID CREDIT REPORT-Notice of Home Loan Applicant (With Credit Report)
- IF A 3RD PARTY PROCESSING FEE IS CHARGED PROVIDE THE INVOICE WITH THE NMLS NUMBER FOR THE PROCESSOR AS WELL AS THE PROCESSING COMPANY NMLS NUMBER. **(For third party processing only)**
- PROVIDE ALL PAGES OF MOST RECENT 2 MONTHS BANK STATEMENTS WITH BEGINNING/ENDING BALANCES & IDENTIFYING INFORMATION TO DOCUMENT SUFFICIENT LIQUID FUNDS TO CLOSE. ANY SINGLE LARGE DEPOSIT(S) IN EXCESS OF 50% OF THE BORROWER'S GROSS MUST BE DOCUMENTED WITH A PAPER TRAIL TO SOURCE FUNDS. (MONIES FOR CLOSING TO BE SUPPORTED BY BANK STATEMENT DATED WITHIN 60 DAYS OF CLOSING).
- PROVIDE FULLY EXECUTED PURCHASE AGREEMENT INCLUDING ALL ADDENDUMS. **(Purchase Only)**
- PROVIDE MOST RECENT PAY STUB FOR ALL BORROWERS, SUPPORTING INCOME USED TO QUALIFY AND YTD WAGES.
- PROVIDE VALID AUS FINDINGS (MUST BE RELEASED TO MIMUTUAL).
- PROVIDE W2 FORM(S) FOR ALL BORROWERS FOR THE MOST RECENT 2 YEARS.

FHA 203(B) Min Credit Docs Required

- PROVIDE A VALID CREDIT REPORT-Notice of Home Loan Applicant (With Credit Report)
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- PROVIDE ALL PAGES OF MOST RECENT 2 MONTHS BANK STATEMENTS WITH BEGINNING/ENDING BALANCES & IDENTIFYING INFORMATION TO DOCUMENT SUFFICIENT LIQUID FUNDS TO CLOSE. ANY SINGLE LARGE DEPOSIT(S) IN EXCESS OF 50% OF THE BORROWER'S GROSS MUST BE DOCUMENTED WITH A PAPER TRAIL TO SOURCE FUNDS. (MONIES FOR CLOSING TO BE SUPPORTED BY BANK STATEMENT DATED WITHIN 60 DAYS OF CLOSING).
- PROVIDE FULLY EXECUTED PURCHASE AGREEMENT INCLUDING ALL ADDENDUMS. **(Purchase Only)**
- PROVIDE MOST RECENT PAY STUB FOR ALL BORROWERS, SUPPORTING INCOME USED TO QUALIFY AND YTD WAGES.
- PROVIDE VALID AUS FINDINGS (MUST BE RELEASED TO MIMUTUAL).
- PROVIDE W2 FORM(S) FOR ALL BORROWERS FOR THE MOST RECENT 2 YEARS.

FHA 203 (B) Streamline (no income no appraisal)

- PROVIDE A VALID CREDIT REPORT (***Mortgage Only***) Notice of Home Loan Applicant (With Credit Report)
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- PROVIDE ALL PAGES OF MOST RECENT 2 MONTHS BANK STATEMENTS WITH BEGINNING/ENDING BALANCES & IDENTIFYING INFORMATION TO DOCUMENT SUFFICIENT LIQUID FUNDS TO CLOSE. ANY SINGLE LARGE DEPOSIT(S) IN EXCESS OF 50% OF THE BORROWER'S GROSS MUST BE DOCUMENTED WITH A PAPER TRAIL TO SOURCE FUNDS. (MONIES FOR CLOSING TO BE SUPPORTED BY BANK STATEMENT DATED WITHIN 60 DAYS OF CLOSING).
- MORTGAGE NOTE OR MORTGAGE STATEMENT

203(K) Limited/Standard

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- PROVIDE ALL PAGES OF MOST RECENT 2 MONTHS BANK STATEMENTS WITH BEGINNING/ENDING BALANCES & IDENTIFYING INFORMATION TO DOCUMENT SUFFICIENT LIQUID FUNDS TO CLOSE. ANY SINGLE LARGE DEPOSIT(S) IN EXCESS OF 50% OF THE BORROWER'S GROSS MUST BE DOCUMENTED WITH A PAPER TRAIL TO SOURCE FUNDS. (MONIES FOR CLOSING TO BE SUPPORTED BY BANK STATEMENT DATED WITHIN 60 DAYS OF CLOSING).
- PROVIDE FULLY EXECUTED PURCHASE AGREEMENT INCLUDING ALL ADDENDUMS. (***Purchase Only***)
- PROVIDE MOST RECENT PAY STUB FOR ALL BORROWERS, SUPPORTING INCOME USED TO QUALIFY AND YTD WAGES.
- PROVIDE VALID AUS FINDINGS (MUST BE RELEASED TO MIMUTUAL). PROVIDE W2 FORM(S) FOR ALL BORROWERS FOR THE MOST RECENT 2 YEARS
- 203K MAX MORTGAGE WORKSHEET
- ALL 203K BIDS (***At least one***)
- 203K CONTRACTOR AGREEMENT FORM
- MIMUTUAL CONTRACTOR APPROVAL
- W9/INSURANCE/LICENSE/REFERANCE

VA Purchase/Refi/IRRL

- PROVIDE A VALID CREDIT REPORT (**Mortgage only for IRRL**) Notice of Home Loan Applicant (With Credit Report)
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- PROVIDE FULLY EXECUTED PURCHASE AGREEMENT INCLUDING ALL ADDENDUMS. (**Purchase Only**)
- PROVIDE MOST RECENT PAY STUB FOR ALL BORROWERS, SUPPORTING INCOME USED TO QUALIFY AND YTD WAGES **Not needed for no income IRRL**)
- PROVIDE VALID AUS FINDINGS (MUST BE RELEASED TO MIMUTUAL) PROVIDE W2 FORM(S) FOR ALL BORROWERS FOR THE MOST RECENT 2 YEARS (**Not needed for IRRL**)
- CERTIFICATE OF ELIGIBILITY
- ASSUMPTION NOTICE/NOTICE TO HOMEOWNER 26-8978 AKA RIGHTS OF VA BORROWERS
- REQUEST FOR CERTIFICATE OF VERERAN STATUS 26-8261A
- VERFICATION OF VA BENEFITS 26-8937

USDA

- PROVIDE A VALID CREDIT REPORT-Notice of Home Loan Applicant (W/credit rpt)
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- PROVIDE W2 FORM(S) FOR ALL BORROWERS FOR THE MOST RECENT 2 YEARS



Minimum loan Submission Requirements

Broker to Provide:

- True and Certified Statement (Loan Specific)
- Anti-Steering Disclosure (Lender Paid Only)