



Conventional Loan Submission Checklist

Required for Loan Submission (all files submitted by 12:00 noon will be disclosed by EOB that day, all others will be disclosed by EOB the following business day.)

- _____ Guild Mortgage Loan Submission Sheet
- _____ Broker Certification of Compliance (TILA)
- _____ Mortgage Broker Fee Agreement
- _____ DO Findings (Please be sure to release/submit the file to Guild Mortgage-Billings)
- _____ Copy of 1003 **MUST BE SIGNED AND DATA BY LOAN OFFICER**
 - * **All** pages if numbered 1-5, we need all five pages
 - * Signed by all parties
 - * If race/ethnicity not provided by applicant, Loan Officer to use best guess judgment
- _____ Credit Report with supplements on top
- _____ 4506T signed by borrower(s)
 - * If borrowers do not file a joint return, we need one for each
 - * do not complete the year ending, and make no corrections
- _____ All original Application Disclosures:
 - * Borrowers Authorization
 - * Patriot Act Consumer Identification Form
 - * GFE, TIL , Servicing disclosure, ECOA disclosure. **MUST BE DATED IN COMPLIANCE WITH APPLICATION DATE FROM 1003**
 - * Guild form SSA-89, Social Security Number Validation

Required for Submission to UW for Credit Approval

- _____ Hazard Insurance
 - * Binder showing Guild Mortgage as proposed insured will be required Prior to closing.
 - * If a refinance, we need the current Declarations Page showing coverage, term, premium and deductible.
- _____ Title Commitment
 - * Must include address certification
 - * 24 month chain of title and Plat Map
 - * Warranty Deed for Current Owner
- _____ Title Fee Sheet completed by title showing all fees associated w/ closing of the transaction
- _____ Credit explanations/proof of debt payoff etc.
- _____ Divorce Decree if applicable
- _____ Verification of Mortgages or any Loan accounts on 1003 which are not on credit report.
- _____ VOD or two months complete statements for all asset accounts listed on 1003 including Stocks, IRA's, 401K's etc.
- _____ VOE: Per DU Findings
 - * If you do not have DU findings, submit the following
 - If using overtime, bonus, commissions to qualify submit the following: Written VOE w/ 2 yr history, recent 30 days paystubs, last 2yrsW-2's.
 - If using base pay only to qualify submit the following: Telephone Cert., Recent 30 days paystubs, last 2 yrs. W-2's or written VOE with YTD & Previous 2 yr. History.
- _____ Self Employed: submit Your Income analysis, most recent 2 yrs. Federal Tax returns with all schedules attached. Including K-1's if Corp, or Partnership. YTD P&L statement.
- _____ Other income sources:
 - * rental agreements or Schedule E's from Fed. 1040s Contracts
 - * Retirement or Social Security, Disability Awards letters
 - * Child Support agreement & proof received by verified State Agency or 12 mos. Canceled checks from Payer, or Bank statements from Recipient.

Conventional Loan Submission

Required for Submission to UW for Property Approval

_____ Hazard Insurance

- * Binder showing Guild Mortgage as proposed insured will be required Prior to closing.
- * If a refinance, we need the current Declarations Page showing coverage, term, premium and deductible.

_____ Title Commitment

- * Closing Protection Letter unique to this file and Wire Instructions

_____ Signed Buy-Sell Agreement

- * All Pages fully executed
- * all addendums & counter offers on purchase & sale if applicable.
- * If a Realtor buy-sell is not used then must also provide by MT law: Radon, & Megan's law disclosures.

_____ Appraisal & Final 442 with photos for new construction

_____ Proof Appraisal was provided to borrower 3 days prior to closing.

_____ Manufactured Homes ***Complete the Documentation and Eligibility Checklist***