



## RD 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
- \_\_\_\_\_ Copy of 1003
  - \* **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:
  - \* Patriot Act/customer Identification
  - \* Borrower Authorization
  - \* GFE, TIL, Servicing Disclosure **MUST BE DATED IN COMPLIANCE WITH APPLICATION DATE FROM 1003**
  - \* Guild form SSA-89, request for Social Security Number Validation

### **Required for Submission to UW for Credit Approval**

- \_\_\_\_\_ Title Commitment
  - \* Must include address certification; 24 month chain of title, plat map
  - \* Warranty Deed for current owner
- \_\_\_\_\_ Title Fee Sheet completed by title showing all fees associated w/ closing of the transaction
- \_\_\_\_\_ CAIVRS (Use our RD ID Number when ordering 952146137)
- \_\_\_\_\_ RD Form 1980-21 fully executed by all borrowers, (Broker does NOT sign)
- \_\_\_\_\_ 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: Submit one of the following packages
  - Written VOE, w/ 2 yr history, **AND** most recent 30 days paystubs
  - OR**
  - Most recent 30 days paystubs or earnings statements, **AND** last 2 yrs. W-2's **AND** Telephone VOE.
- \_\_\_\_\_ 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.

## **Required for Submission to UW for Property Approval**

\_\_\_\_\_ Hazard Insurance

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

\_\_\_\_\_ 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

\_\_\_\_\_ Engineers Certification on Manufactured Home Foundation