

To submit a file, send e-mail to:

(

@coltenmortgage.com)

In the subject line of your email, include the following:

Loan #

Borrower's Name:

Closing Date:

Does closing date on this form match

Encompass and does it meet the time flow?

Yes

No

\*If closing date does not meet expectation calendar, signed Rush Request must be submitted with the file to operations.

**PLEASE SUBMIT ALL NEW LOAN SUBMISSIONS WITH THE FOLLOWING DOCUMENTATION IN THE ORDER BELOW  
NO MORE THAN 3-5 PDF FILES. FEEL FREE TO ADD NOTES ON THIS FORM IF NEEDED.**

Investor Name and Program the loan is being underwritten to:

Ready to order Appraisal?

Yes

No

Setup requested to send payment link to borrower for appraisal

Check attached for Setup process electronically

Check held in branch - Copy of check must be in file (option only available if seller paying all closing cost & prepaids)

Appraisal money not being collected - Email from one of the Manager's for approval must be in file

Link sent by LO to customer

**VA Appaisal**

Link sent by LO to customer

Link requested to be sent by Setup

Check collected and being mailed to corporate \*copy of check must be in the file

## DRIVERS LICENSE\*

Mandatory to submit to operations.

COPY OF DRIVERS LICENSE

## HOMEOWNER'S INSURANCE\*

Please instruct your borrower that you need homeowner's insurance within a week of putting the loan into operations. Insurance needs to be received within 7 days of file submission.

Insurance Company

Insurance Agent

Agent Phone

## IN FILE CONTACTS\*

Enter the following into Encompass & BNTouch CRM.

Closing Agent / Title Company

Listing Agent

Buyer's Agent

## CONTRACT DOCUMENTATION\*

Mandatory to submit to operations.

Fully Executed Sales Contract

Any Addendums

Yes

No

FHA/VA Loans: FHA/VA Amendatory Clause signed by ALL parties (if not part of contract)

**AUTOMATED UW NOTES\***

AUS must be ran on every file prior to submission. If you have a loan that is a manual UW, etc., and you have had the file reviewed upfront by UW dept. - Please INCLUDE notes below.

AUS Decision	Approved	Approved/Ineligible	Refer
Type of AUS	DU - Desktop Underwriter		LP - Loan Processor
NOTES:			

**INCOME DOCUMENTATION\***

Mandatory to submit to operations.

Most recent 30 days of consecutive paystubs with YTD earnings	Monthly		Bi-Monthly
Most recent 2 year's W-2's	2016	2017	2018
Most recent 2 year's 1099's	2016	2017	2018
Most recent 2 year's tax returns w/schedules	2016	2017	2018
LOX for Gaps of employment (anything 30 days or more)	Yes	No	N/A
Contact for Full VOE, Name & Phone Number	Cell	Home	Work
Business tax returns, if applicable	Yes	No	N/A
	2016	2017	2018
<b>NON Purchasing Spouse legal name &amp; social security number entered into the Tax transcript form in Encompass (only applicable if loan is in a <i>Community Property State</i>)</b>			
New employer, switching job, rental income, self-employed, explanation of how income was derived:			

**ASSET DOCUMENTATION**

Not required to submit a file, but SOURCE of assets must be correct in application & notes of clear direction given below. All non-payroll deposits must be explained & documented.

2 Months Current Asset Statements (all pages included <b>AND</b> in proper order)			
Checking	Savings	Gift	Other
*if using printouts, they must include borrowers name(s), institution name, account number			
All non-payroll deposits must be explained and documented	Yes	No	
Copy of earnest money check and proof it has cleared the bank	Cash	Check	
Explanation of assets required - Down payment, Grant program, gift, etc:			

**INITIAL DISCLOSURES DOCS\***

All disclosures must have method of delivery. Mandatory to submit to operations.

Intent to Proceed (client signs this form)	
GFE, SSP, and TIL	
Initial Disclosures	
Patriot Act Information Disclosure	
Home Counseling Disclosure	
Air Disclosures	Waive 3 day rights
	Do not waive 3 day rights
Score Disclosure (form attached to last page of credit report for borrower to sign)	

CONDO DOCUMENTATION

	Conventional: HOA questionnaire and applicable docs		
	Full Review	Limited Reviews	Ters Reviews
	FHA/VA: Copy of condo approval, and HOA questionnaire (FHA Only) (from HUD website and HOA Review)		

REFINANCE DOCUMENTATION

	Prior Owner’s Title Policy	Yes	No
	Most recent Mortgage Statement	Taxes	Insurance
	Copy of current Insurance Policy	Insurance Company:	
	Copy of Survey (if applicable)	Yes	No

ENSURE THAT INTENT TO PROCEED HAS BEEN MARKED IN ENCOMPASS

YES

ENSURE THAT THE ESTIMATES USED TO CREATE YOUR LE ARE IN THE E-FOLDER

YES

GENERAL COMMENTS

exp: Lender Credits, Seller Credits, LPMI, notes to Setup, etc.