



FHA SUBMISSION CHECKLIST

	V.I.P. Mortgage, Inc. Submission Form
	Case # Request Form
	AUS Findings (DU - only required if using broker credit for qualification)
	Income Documentation (dated within 60 days of submission) <ul style="list-style-type: none"> ● DU/LP Approval - Min required documentation per AUS findings ● Manual UW - Income per 4155
	Asset Documentation (dated within 60 days of submission) <ul style="list-style-type: none"> ● DU/LP Approval - Min required documentation per AUS findings ● Manual UW - Income per 4155
	Preliminary Title Report (required for refinance)
	Mortgage Note or Payment Coupon to determine benefit (refinance only)
	Purchase Contract (if applicable)

REQUIRED DISCLOSURES

	Broker initial Loan Estimate (LE) and any revised (if applicable)
	Estimated Closing Statement or other acceptable Loan Estimate Settlement Services Fee Verification from the Title/Escrow Company.
	Initial 1003 signed by the borrower and LO
	Service Provider List
	Intent to Proceed (TRID version) signed by Loan Processor
	Anti-Steering Form (if Lender Paid Comp)
	Borrower Signature Authorization
	Initial 1003 signed by the borrower and LO
	IRS Form 4506T
	Homeownership Counseling Disclosure
	Form 92900A Signed by the borrower and LO
	Form 92900B Signed by the borrower and LO (purchase only)
	Identity of Interest Certification (purchase only; appropriate box must be marked)
	Mortgage Loan Origination Agreement (signed by LO & Borrower)
	Mortgage Loan Disclosure Statement (signed by LO and borrowers, ONLY IN CA)
	CA Domestic Partnership (non-married borrowers; 2 boxes must be checked) ONLY IN CA