








Loan Submission Checklist

1. Read  and Sign  the standard authorizations and notices.
Borrower Signature Authorization
ECOA (Equal Credit Opportunity Act) Notice
Fair Lending Notice
Notice of Right to Receive Copy of Appraisal Report
Credit Score Information Disclosure
Mortgage Loan Origination Agreement
Borrower's Certification and Authorization
2. Complete and sign  the Uniform Residential Loan Application (FNMA 1003 Form). One application for each borrower or married couple.
3. Provide your most recent 2 months statements showing balance on: Stock brokerage, bank accounts (checking, savings, etc.), mutual funds, pension plans, annuities, 401k, 403b, CD's, Treasury bonds, IRA, SEPIRA, KEOGH or any other financial assets.
4. If salaried, provide the previous year's W-2's and most current paystubs
5. If self-employed, provide preceding 2 years Federal Tax Returns - (form 1040) all pages, including all schedules. State tax returns are not necessary.
6. Non refundable \$18.00 credit report fee (per person or per married couple). This fee covers the initial consultation and the cost of the preliminary credit report. Make the check out to **Tse Financial**.
7. Fully executed purchase contract for purchase transactions
8. Copies of all existing notes on the property for refinance transactions

ADDITIONAL DOCUMENTS THAT MAY BE NECESSARY:

9. Explanation of Credit Exceptions - *if applicable*
10. Gift Letter - if applicable (down-payment gift from relatives)
11. Rental Agreements – if borrower owns rental property
12. Name and Address of Landlord - if borrower is currently renting primary residence

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