

## REQUIRED ON ALL LOAN SUBMISSIONS

### Minimum Documentation for UW Submittal for ALL

- Submission Form
- 1003 – signed & dated by LO
- Credit Report Dated with 60 Days
- Borrower Certification and Authorization
- Escrow/Title Estimated Fees
- Purchase Agreement (if applicable)
- Borrower(s) Identification
- Borrowers Certification & Authorization
- Anti-Steering Form (if lender paid) – Only BPC allowed at this time
- Escrow/Title Estimated Settlement Statement
- Preliminary Title Report
- Mortgage Statement or Notes for all financed properties, if applicable

### Assets & Income Documentation Required for UW Submittal (Cash-Out **CANNOT** be used for Reserves – ALL PROGRAMS)

#### Community Mortgage

##### No Income Documentation Required

- Bank Statements for Reserves (one month)

##### Alt-Doc

- Self-Employed: 12 Months Bank Statements **or**
- Asset Qualifier: (6 months all pages of assets being used for depletion) **and**
- Two Months Bank Statements, Retirement or Investment Accounts for Reserves
- Income Calculation Worksheet – [CHM Bank Statement Analysis Worksheet](#)

##### Prime Plus

- Wage Earner: Most recent 30 days paystubs **and**
- Wage Earner: Most recent 2 years W2's **or** Tax Returns **or**
- Self Employed: Two Years K1's **and**
- Self Employed: Two years Personal and Business Tax Returns with all Schedules (if >25% ownership) **and**
- Two Months Bank Statements, Retirement or Investment Accounts for Reserves

##### Investor - DSCR

- Two Months Bank Statements, Retirement or Investment Accounts for Reserves (Appraisal Required for DSCR)

##### 1009 Program

- Two Year Most Recent 1099 and a CPA/Licensed Tax Preparer Completed P&L or Expense Ratio Letter

*This is not an exhaustive list of required UW documentation. This document intended for minimum documents required for submission to UW.*