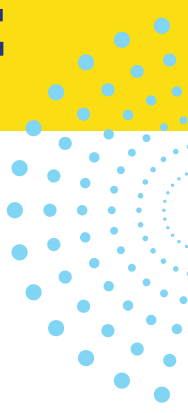




Submission Cover Sheet



Borrower Name _____ **Loan Number** _____

1. Has the Borrower Funded any Previous Loans with FSB Mortgage?

Please Provide Previous Loan Numbers _____

2. Does the Borrower have any other Loans Currently in Process?

Please Provide Additional Loan Numbers _____

3. Is this Loan Closing in the name of a Trust? Yes or No

Is the Trust Agreement included in the Submission Package? Yes or No

Notes to Underwriting _____

Required Documents on all Files

- Complete Disclosure Package Signed by all Borrowers
- Anti-Steering Disclosure for LPC (Brokers or FSB Mortgage form ok)
- Complete 1003 in website for all borrowers
 - 2 Year Housing Residency
 - 2 Year Employment or Retirement Income
- Complete Mailing Address and Phone Numbers
- Complete Demographic Form / Agreement Tab in Edit 1003

FHA Streamline and VA IRRRL

- Fee Sheet or Estimated Closing Fee Sheet
- Complete Tri Merge Credit Report
- Copy of Current Note
- Current Mortgage Statement within 30 days and/or Loan Payoff
- Homeowners Insurance Policy Declaration Page & Property Tax Cert
- VA IRRRL Certificate of Eligibility must be current
- FHA-Refinance Authorization

Conventional // FHA // VA // Full Doc

- AUS with Eligible Findings
- Purchase Agreement with all addendums if applicable
- Complete Tri Merge Credit Report associated with the AUS casefile
- Income Documentation Per the AUS Findings
 - Paystubs must be within the last 30 days, W2's for the number of years required by AUS
 - Federal Self Employed Personal and Business Tax returns for the number of years required. State and local returns are not acceptable.
 - Retirement Income Award Letter and most Recent 1099 Documentation to Support Current Receipt
- VA Loans-Certificate of Eligibility must be current

USDA

- GUS Findings with Accept/Eligible
- Income Documents per GUS Findings
- Complete Tri Merge Credit Report
- Purchase Agreement if Applicable
- Completed and Signed 3555-21 Form

