



USDA Streamline - Assist Submission Checklist

For optimal service and quickest closings, please provide the following:

Borrower(s) Name(s):		Loan Number:	
Company Name:		Primary Contact Email:	
Primary Contact Name:		Primary Contact Phone:	

Application:

- Completed Underwriting Cover Sheet, as applicable
- 1008 – Underwriting Transmittal Summary
- 1003 Application – Initial application signed by Borrower and LO – Assets are left blank unless cash to close is required. Income section should be completed; however DTI is disregarded. List appraised value as previous appraised value as LTV/CLTV calculations are not required.
- Final Application (1003) signed by Borrower and LO
- USDA RD 3555-21 Request for Single Family Housing Loan Guarantee – Signed by borrowers. Ensure form is complete including annual income calculations. DTI ratio calculations are not required.

Initial Disclosures:

- Intent to proceed signed and dated (cannot precede date of LE)
- Brokered Loans: LE issued in blank – Floating Loan (once loan is locked, FWL will issue an LE to the borrower in FIMC's name)
- Brokered Loans: COC for lock
- Correspondent Loans: Initial LE and any re-disclosures, along with COC forms
- Itemized List of Fees
- Provider of Services Addendum (SSPL dated/referencing LE)
- Anti-Steering Disclosure for Brokered Loans - Lender Paid transactions only (FWL form required)
- Acknowledgement of Receipt of Homeownership Counseling
- Homeownership Counseling Organizations List (pulled for current property zip code)
- Notice of Right to Receive Copy of Written Appraisal/Valuation (option initialed by Borrower)
- Patriot Act Disclosure with Customer Identification Documentation Form and Photo IDs
- Borrower Certification and Authorization of Credit (if authorization is not dated prior to the credit report, provide certification of the date that the Borrower verbally authorized credit to be pulled)
- Completed and signed 4506-T (FWL form required – for all household members)
- Occupancy Certification Disclosure
- ECOA Disclosure
- State Disclosures as applicable
- FACT Act Disclosure
- Credit Score Disclosure H3 Form
- Misc. Disclosures (State and Program Specific)
- SSA-89 SSN Verification to include page 2, as applicable (FIMC form required)

- Clear CAIVRs and SAM required
- New York loans, mark box if CEMA transaction

Income/Assets (documentation needed for all household members):

- Tri-Merged Credit Report – Mortgage only report is preferred. If a complete report is provided, debts other than the mortgage will be disregarded
- Verification of borrowers' current employment and income using standard guidelines – Adjusted annual income, not repayment income calculations. Document calculations on Form 3555-21 Worksheet (page 3 of 7).
- Salaried borrowers: Most recent pay stub(s) covering a minimum of thirty days earnings and W-2s
- Self Employed Borrowers: Signed federal tax returns for the most recent two years
- Verbal VOE for each borrower
- Verification of funds are required (bank statements, VOD) if cash to close required
- Gift letter, if applicable, with evidence of donor's ability to provide and complete documentation showing the paper trail of the transfer. Source funds for any large non-payroll deposits
- SSN Awards Letter, as applicable
- VOM or VOR

Property:

- Title Commitment with Invoice and Settlement Fee and wire instructions
- Closing Protection Letter
- Homeowners Insurance with Declaration page and paid receipt

Refinance Specific:

- Payoff statement current for the month of closing
- Tangible Net Benefit Form – completed and signed by borrowers