

Broker's Name:	Current Date:
Borrower's Name:	Property Address:

Check if submitted

REQUIRED DOCUMENTATION

Internal Use Only
Received | Missing

REQUIRED DOCUMENTATION FOR INITIAL DISCLOSURES
(Must be uploaded at the time of loan submission)

GENERAL			
	Credit report (Tri-Merge Credit Report using subject property or local address) NOTE: Credit report should be from a credit agency approved by Freddie Mac and/or Fannie Mae and cannot be older than 60 days		
	Copy of the borrower's ID (Passport or Driver License)		

DOCUMENTATION BELOW IS REQUIRED FOR THE LOAN TO BE SENT TO UNDERWRITING

	Initial Disclosures Package must be signed by all parties in order for the file to be transfered to Underwriting		
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INCOME (REFER TO AUS)

	Complete assets accounts statements, to prove 4-month seasoning		
	Funds received from a foreign institution must be converted to US dollars using a currency exchange rate, this should be verified with your AE		

APPRAISAL AND PROPERTY

	Order appraisal after disclosure is signed. If transferred appraisal, contact your AE for more information		
	PURCHASE TRANSACTIONS: Fully executed contract with all addendum(s) (if applicable)		

PERMANENT RESIDENT ALIEN/NON-PERMANENT RESIDENT ALIEN

	Copy of borrower's passport and valid visa		
	Valid employment authorization must be provided if the visa is not sponsored by the current employer		
	ITIN Card or IRS ITIN letter and unexpired government photo ID (driver license or international passport)		

NOTE: All documents must be translated into English
All currencies must be converted to US dollars

