

Submission Checklist

Loan Officer: _____ Date: _____

Investor: _____ Locked/Floating: _____

Borrower: _____ Co-Borrower: _____

Please ensure the following documents are uploaded to Arive at Submission to Processing

1. Completed 1003 with the following information completed: 2-year residence and employment history, assets & REO section completed
2. Last 2 months bank/retirement/investment account statements being used for down payment
3. Last consecutive 30 days' worth of paycheck stubs on all income being used to qualify for loan
4. Last 2 years W2's, 1099's or tax returns if self-employed.
5. If retired, social security or pension award letters and proof of receipt (Bank statements, 1099's etc)
6. Fully executed Purchase contract, if applicable.
7. Contact information for Title, buyers' agent, selling agent, insurance company entered into Arive
8. Legible Copy of Driver's license & Social Security card (VISA's, resident alien cards, if applicable)
9. Approve/Eligible AUS Findings being used uploaded into Arive (if using investors AUS findings, please upload their most recent findings used into Arive)
10. Credit report
11. Child support – if using to qualify, proof of payments and copy of child support order or divorce decree to prove continuance for 3 years
12. VOE contact info
13. If REO's, copy of property tax bills, HOA bills & HOI dec pages, current mortgage statements (If using rental income, copy of entire tax returns with schedule E)
14. If Gift Involved, please indicate amount and provide Gift Donor's contact information
15. If paying child support, copy of final divorce decree and child support order

Please make any notes in Arive detailing any relevant details of the loan like debts being paid off or omitted, gift, recent raise etc