

COL Submission Checklist

Below are documents that can be submitted with your loan files to ensure that your loans are underwritten as quickly as possible, you may submit other documents deemed necessary for quick turnaround:

- ☐ Transmittal Summary 1008
- ☐ Signed and dated 1003 both borrower & MLO
- ☐ Credit Report & Credit Supplements, if applicable
- ☐ LOE for address variation & inquiries within 120 showing on credit report
- ☐ Income Documentation
- ☐ Verification of Employment, if applicable
- ☐ Asset Documentation
- ☐ Gift Letter, if applicable
- ☐ Copy of Canceled EMD Check, if applicable
- ☐ Escrow Instructions
- ☐ Fully Executed Purchase Contract and all addendums, if applicable
- ☐ Preliminary Title Report/Title Commitment
- ☐ Unexpired and legible photo ID for all borrowers
- ☐ HOA Questionnaire, if applicable (COL Form)
- ☐ Signed & Dated Loan Estimate
- ☐ Written Settlement Services List of Providers
- ☐ Estimate Settlement Statement or Preliminary Closing Disclosure
- ☐ Signed & Dated Intent to Proceed
- ☐ Consent to Receive Communications Electronically (COL Form)
- ☐ Executed Mortgage Broker Fee Disclosure or CA – RE 882
- ☐ Borrower's Authorization
- ☐ ECOA / Fair Lending/ Privacy Disclosure/ Servicing Disclosure
- ☐ Fair Credit Reporting Act (FCRA)
- ☐ Social Security Administration Authorization Form
- ☐ 4506-T Signed and Dated
- ☐ Notice of Right To Receive a Copy of the Appraisal
- ☐ Homeownership Counseling Disclosure
- ☐ Notice to Home Loan Applicants
- ☐ Patriot Act Information Disclosure
- ☐ Any and All State Required Disclosures
- ☐ ARM Disclosure, if applicable

FHA Initial Disclosures

- ☐ Addendum to the URLA (HUD-92900-A) pages 1 and 2 only with all applicable boxes checked)
- ☐ Important Notice to Homebuyers HUD 92900-B
- ☐ For Your Protection; Get a Home Inspection HUD-92564-CN
- ☐ Informed Consumer Choice Disclosure
- ☐ Energy Efficient Mortgages Fact Sheet
- ☐ Notice to Homebuyers (assumption of FHA loans)
- ☐ Amendatory Clause/ Real Estate Cert (Purchases Only)
- ☐ Home Inspection, HUD 92564-CN (Purchases Only)
- ☐ Hotel/Transient Use of Property (HUD-92561) (Units Only)
- ☐ FHA ARM Disclosure (ARM products only)