



Conventional Submission Review Checklist

ALL LOANS

CONVENTIONAL PURCHASE

CONVENTIONAL REFINANCE

JUMBO PURCHASE

JUMBO REFINANCE

FNMA HOME AFFORDABLE

GOVERNMENT CHECKLIST

Flagstar's Underwriting Submission Review process allows our customers the ability to reduce the number of file conditions, resulting in more accurate approvals and denials. The initial submission to underwriting should include the documentation listed in the *All Loans* section along with those listed in the specific loan type section. Failure to submit all required documentation will result in the loan being placed in a *Submission Hold* status.

Direct any questions to the Underwriting Support Desk by calling (866) 945-9872, option #1. All issues will be resolved within eight business hours.

ALL LOANS

- Initial 1003 fully completed (HMDA GMI, NMLS, employment and income, etc.) with all pages and date
- Borrower's Certification/Authorization form signed and dated by all borrowers
- Credit Score Disclosure*, [Doc. #3251](#) or equivalent for all borrowers including credit score, source, date, score range, percentage, key factors and contact information for at least one of the three credit reporting agencies. For borrowers without a credit score, *No Credit Score Disclosure*, [Doc. #3252](#) or equivalent.
- Fully completed 4506-C signed and dated by all borrowers with the applicable box checked
- Notice to the Home Loan Applicant*, [Doc. #3249](#) or equivalent for all borrowers
- Patriot Act Information Disclosure*, [Doc. #3243](#) or equivalent, completed and signed for all borrowers
- Notice to Borrower of Property in a Special Flood Area*, [Doc. #3214](#) fully completed, signed and dated by a borrower (only required if property is in a flood zone)
- ARM Disclosure* (ARM products only) or equivalent, fully completed. Reference the [product description](#) specific disclosure required.
- Homeownership Counseling Disclosure containing a minimum of 10 counseling agencies
- Notice of Intent to Proceed signed and dated by a borrower* (Broker Loans Only)

CONVENTIONAL PURCHASE

- Paystub dated within 30 days of 1003 for all working borrowers
- Credit report associated with Loantrac
- 1-year tax return for self-employed borrowers. Additional years may be required per the AUS findings.
- AUS Findings (not required for Home Affordable & Relief Refinance products)
- Bank statement or 30-day banking transaction history
- Purchase Agreement (not required on TBD properties)



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- 1-year tax return for self-employed borrowers. Additional years may be required per the AUS findings.
- AUS Findings (not required for Home Affordable & Relief Refinance products)

JUMBO PURCHASE AND JUMBO ONE CLOSE CONSTRUCTION

- Paystub dated within 30 days of 1003 and 2 years W2s for all working borrowers
- Credit report associated in Loantrac
- 2 years tax returns for self-employed borrowers
- Bank statement or 30-day banking transaction history
- Purchase Agreement
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JUMBO REFINANCE

- Paystub dated within 30 days of 1003 and 2 years W2s for all working borrowers
- 2 years tax returns for self-employed borrowers
- Credit report associated in Loantrac
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- Bank statement or 30-day banking transaction history
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ONE CLOSE CONSTRUCTION

- 1-years tax returns for self-employed borrowers. Additional years may be required per the AUS findings.
- Bank statement or 30-day banking transaction history
- Purchase Agreement
- Construction & Renovation Lending*, [Doc. #3550](#) signed and dated by all borrowers