



# UNDERWRITING SUBMISSION CHECKLIST

AmericaHomeKey  
 17035 W. Wisconsin Avenue., Ste. 135  
 Brookfield, WI 53005  
[www.broker2ahk.com](http://www.broker2ahk.com)

**Email Submission Package to: [submissions@americahomekey.com](mailto:submissions@americahomekey.com)**

Broker:	Tel #:
Contact:	Fax #:
Loan #:	Broker email:

Borrower(s)

Anticipated Closing date:  Purchase or  Refinance LTV/CLTV:

Loan Type:  Conforming  VA  FHA  FHA Streamline (with appraisal / without appraisal)

**Submission Type:**

Conventional	FHA	VA
<input type="checkbox"/> Transmittal Summary * <input type="checkbox"/> Final Loan Application, with all HMDA data complete. * <input type="checkbox"/> Initial Loan Application, with all HMDA data complete. *	<input type="checkbox"/> MCAW (FHA 92900) * <input type="checkbox"/> Final Loan Application and Addendums, (FHA 92900A), pgs 1-4 * <input type="checkbox"/> Initial Loan Application and Addendums, (FHA 92900A), pgs 1-4 * <input type="checkbox"/> FHA Case # Assignment * <input type="checkbox"/> Refinance Authorization * (streamline) <input type="checkbox"/> Maximum Mtg Calc Wksht * (streamline) <input type="checkbox"/> CAIVRS, LDP and GSA lists, on all Parties to the transaction *	<input type="checkbox"/> Loan Analysis, (VA 26-6393) w/CAIVRS * <input type="checkbox"/> VA Loan Summary, (VA 26-0286 ) pgs 1-2 * <input type="checkbox"/> Final Loan Application and Addendums, (VA 26-1802a) pgs 1-2 * <input type="checkbox"/> Initial Loan Application and Addendums, (VA 26-1802a) pgs 1-2 * <input type="checkbox"/> VA Case # Assignment * <input type="checkbox"/> VA Certificate of Eligibility, or email Certificate of Eligibility from VA * <input type="checkbox"/> VA Loan Summary, (VA 26-0286) pgs 1-2 *

**Credit Package**

<input type="checkbox"/> DO/LP Findings * <input type="checkbox"/> Credit Report & supporting documents * <input type="checkbox"/> Mortgage Payment History (if applicable) * <input type="checkbox"/> 2 years W-2 & recent paystub for each borrower * <input type="checkbox"/> Verbal Verification of Employment <input type="checkbox"/> Personal Tax Returns (all schedules) <input type="checkbox"/> Business Tax Returns (all schedules) <input type="checkbox"/> P&L <input type="checkbox"/> 4506 (Tax Information Authorization) * <input type="checkbox"/> Verification of Assets & supporting documentation * <input type="checkbox"/> Gift Letter, donor withdraw and evidence of receipt <input type="checkbox"/> Rental Lease Agreement(s)	<input type="checkbox"/> Divorce Decree, if applicable <input type="checkbox"/> Note, from prior transaction (FHA/VA Refinance transactions) <input type="checkbox"/> Pay Off Statement <input type="checkbox"/> HUD1 for Subject, from prior transaction <input type="checkbox"/> Evidence of Social Security Number * <input type="checkbox"/> Identity Certification <input type="checkbox"/> Certified Copy of Power of Attorney, only accepted with prior approval of Corporate office <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
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**Property Documentation**

<input type="checkbox"/> Purchase Agreement and Addendums * <input type="checkbox"/> Appraisal report & all applicable exhibits <input type="checkbox"/> Mortgage Payment History <input type="checkbox"/> Rental Property documentation <input type="checkbox"/> Flood Certification <input type="checkbox"/> Title Commitment with 24 month chain of title	<input type="checkbox"/> Conditional Commitment (FHA) <input type="checkbox"/> Final Compliance Inspection Report/442 <input type="checkbox"/> Well Certification <input type="checkbox"/> New Construction Exhibits <input type="checkbox"/> _____ <input type="checkbox"/> _____
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**FHA/VA Specific Documentation & Disclosures**

FHA/VA Amendatory Clause & Real Estate Certification, if not a part of Purchase Agreement, signed by all parties \*

Important Notice to Homebuyer \*

"For Your Protection: Get a Home Inspection", dated prior to or at the time of signing Purchase Agreement \*

Informed Consumer Choice Disclosure, signed within 3 business days of the date of the loan application \*

FHA/VA Assumption Notice

Lead Paint Notice

Hotel and Transient Use of Prop (FHA 92561)

Energy Efficient Mortgage Disclosure, (Only on Energy Efficient Properties)

Non-Purchasing Spouse Credit report, If applicable –

Must be approved with AmericanHomeKey to submit government loans

**VA Specific Documentation & Disclosures**

Comparison Analysis signed by Veteran

Verification of VA Benefit Related Indebtedness or Evidence Veteran has never received these benefits, signed acknowledgement letter

Interest Rate Disclosure

Identity of Veterans Nearest Living Relative

Federal Collection Policy

Alive and Well Certification

Off Base Housing Letter

Child Care letter, dependents ages 12 and under

In Service Veterans/Counseling Checklist, (VA 26-0592)

**Disclosures**

<input type="checkbox"/> Good Faith Estimate * <input type="checkbox"/> Initial Truth-in-Lending Disclosure * <input type="checkbox"/> Lock In/Commitment Agreement <input type="checkbox"/> Servicing Transfer Disclosure * <input type="checkbox"/> Disclosure of Borrowers' Right to Receive Appraisal <input type="checkbox"/> Broker Agreement * <input type="checkbox"/> Any state specific disclosures *	<input type="checkbox"/> Borrowers' Certification * <input type="checkbox"/> ARM Disclosure, as applicable * <input type="checkbox"/> Buydown Disclosure, as applicable * <input type="checkbox"/> FACT ACT Credit Score and Risk Based Pricing Disclosure * <input type="checkbox"/> Privacy Policy Disclosure * <input type="checkbox"/> Patriot Act Forms and Borrowers Forms of Identification * <input type="checkbox"/> <b>Initial Fees Worksheet (Required for Submission) *</b>
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**Other**

A Calyx Point or FNMA File emailed to the branch with a new file submission.

\* Items required for submission