

NON-DELEGATED CORRESPONDENT GOVERNMENT UW SUBMISSION CHECKLIST

**Preferred method of delivery is through Image Central on our website.
For questions regarding that process, please contact NewRez Ft Washington Operations at 877-700-4622 option 3**

Client Name:	Client Phone #:
Client Contact:	Email: Phone #:
Additional Contact:	Email: Phone #:
NewRez Loan #:	Borrower Name:

Loan Type: <input type="checkbox"/> FHA <input type="checkbox"/> VA	Loan Purpose: <input type="checkbox"/> Purchase -or- <input type="checkbox"/> Refinance
AUS Used: <input type="checkbox"/> DU/DO <input type="checkbox"/> LPA	Manual U/W needed? <input type="checkbox"/> Yes <input type="checkbox"/> No

REQUIRED - ALL LOANS:

- Initial & Most Current Loan Application(s) (*All demographic addenda must be complete, with 1003 signed and dated by the loan officer*)
- AUS Findings (*DO/LPA Finalized*) except FHA/VA Streamline Loans
- Credit Report & Supporting Documents (*must contain Fraud Check and Credit Bureau full address & phone#*)
- Non-Purchasing Spouse signed Credit Authorization and Credit Report for Community Property States
- Income Documentation (*as applicable to loan processing style and/or AUS Findings*)
- Verification of Assets (*as applicable to loan processing style and/or AUS Findings*)
- Fully Executed Purchase Agreement and Addendums (*CA provide Escrow Agreement*)

REQUIRED - ALL LOANS:

- Pay Off Statement (*Refi's Only*)
- Condo/PUD questionnaire/Insurance
- Income Calculation Worksheet
- Flood Certification
- Multi-State Borrower Benefit Worksheet or State Required Borrower Benefit Worksheet – Required on owner-occupied standard refinances
- All Program Applicable Disclosure*
- State Required Disclosures
- Fully executed 4506-T
- Affiliated Business Disclosure

***Refer to Product Matrix at corr.newrezcorrespondent.com for product specific documentation requirements.**

Note – The FHA Case must be assigned to NewRez LLC as Sponsor/Agent before the loan is underwritten. Client has the option to order and transfer the existing FHA Case to NewRez, or request that NewRez order the FHA Case via instructions on the FHA Case Number Request Form available in the 'Forms Library' section of the NewRez Portal.

REQUIRED – FHA LOANS:

- HUD 92900LT
- HUD/VA Addendum to loan application (HUD 92900A) fully completed and signed by borrower
- Provide evidence of clear LDP and GSA lists for all parties to the transaction were checked including the appraiser
- FHA Amendatory Clause and Real Estate Certification, if not a part of Purchase Agreement, signed by all parties
- Important Notice to Homebuyer
- Maximum Mortgage Calculations/Refinance Worksheets
- On Government Loans in Community Property States with a borrower who is married but the spouse is not on the loan we require an individual credit report for the spouse. CANNOT be a merged credit report. The spouse also needs to sign the certification authorization.
 - Community Property States: AZ, CA, ID, LA, NM, TX, WA, WI
- Copy of Current Note (**Streamline Only**)

REQUIRED – FHA LOANS:

- Evidence borrower received disclosure - For Your Protection: Get a Home Inspection
- Informed Consumer Choice Disclosure, signed within 3 business days of the date of loan application
- 12 month or life of loan mortgage history. If property owned at least 12 months, need 12-month payment history
- New Construction Exhibits, if applicable
- Evidence of Social Security Number
- AUS Findings (*Finalized*) with FHA Case # and Lender Sponsored Originator EIN # except FHA Streamline Loans
- FHA Case Query or copy of the FHA Case Transfer Results reflecting NewRez LLC. as Sponsor / Agent, FHA ID # 2557400019. Kindly include your EIN# (Tax ID) when transferring the FHA case.
- If NewRez is to order the Case Number, kindly submit the request via instructions on the *FHA Case Number Request Form* available in the 'Forms Library' section of the NewRez Portal.

REQUIRED – VA LOANS:

- Loan Analysis (VA 26-6393)
- HUD/VA Addendum to loan application (HUD 1802A) signed by borrower and loan officer
- VA Loan Summary Sheet (VA 26-0286)
- VA Certificate of Eligibility (COE) for Purchase, IRRRL and Cash Out (**unless exempt**)
- Nearest Living Relative
- Federal Collection Policy
- VA Assumption Notice

Additional for IRRRL:

- IRRRL Worksheet (VA 28-8923)
- Verification of Mortgage OR Mortgage Rating only via credit agency
- Credit Report (Mortgage Only with FICO Scores)
- Copy of current Note
- VA Rate Reduction Refinance Comparison Disclosure (complete)
- Evidence of VA IRRRL case number assignment
- On Government Loans in Community Property States with a borrower who is married but the spouse is not on the loan we require an individual credit report for the spouse. CANNOT be a merged credit report. The spouse also needs to sign the certification authorization.
 - Community Property States: AZ, CA, ID, LA, NM, TX, WA, WI

REQUIRED – VA If Applicable:

- VA Amendatory Clause, if applicable (*signed by all parties*)
- Counseling checklist (26-0592) for active duty military borrower
- Verification of VA Benefits (VA 26-8937)
- VA Reserves or National Guard Certification
- DD214 Certificate of Release or Discharge from Active Duty Statement of Service
- Max Loan Amount Calculation worksheet for loan amounts >\$424,100
- Counseling checklist for Military (active duty) Homebuyers (26-9582)
- Child Care Statement