

# CLS MORTGAGE WHOLESAL

920 N. Argonne Rd. Ste. 110  
Spokane Valley, WA 99212  
Phone: 509-928-6545  
Fax: 509-928-6764

## FULL FILE SUBMISSION CHECKLIST

Please circle the correct option for your loan submission:

Stick Built

Manufactured Housing

Raw Land

Commercial

BORROWER \_\_\_\_\_

CO-BORROWER \_\_\_\_\_

LOAN TERM \_\_\_\_\_ RATE \_\_\_\_\_

- Full File Submission Form
- Prequalification grade sheet from your UGMC Account Executive
- Transmittal (1008)
- Initial 1003 signed and dated by all parties
- Tri-merged credit report
- VOM / VOR
- Credit explanation letters
- Additional credit information (BK papers, divorce decree, etc.)
- Asset Documentation (2 month consecutive bank statements all accounts)
- Documented source of funds (copy of earnest money and proof funds cleared borrowers account)
- Income documentation (2 most recent pay stubs, 2 most recent W-2's, 2 year tax returns)
- Appraisal (may be emailed)
- Purchase Agreement to include all addendums (extension closing date ect.) or Pay Offs
- Prelim title binder
- Manufactured Home title elimination items (copy of manufactured home title)
- Homeowners Insurance Dec page (coverage must equal loan amount or say 100% replacement cost)
- All necessary signed/dated disclosures including:
  - GFE and TIL
  - Transfer of Servicing Disclosure (reflecting 3 current years)
  - Borrowers Certification and Authorization
  - Right to Receive Copy of Appraisal
  - 4506-T
  - Patriot Act Disclosure and Important Information
  - Any other state specific disclosures

Broker Name: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email Address: \_\_\_\_\_