

# MINIMUM DOCUMENTATION REQUIREMENTS

## REQUESTING INITIAL DISCLOSURES/LE

- Upload 3.4 to the VIP TPO Portal to create the loan
- Upload the following documentation:
  - Credit Report
  - Fee Sheet or Sample CD
  - Purchase Contract (if applicable)
  - MI Quote (if applicable)

## INITIAL SUBMISSION

- Anti-Steering Disclosure provided by Broker
- Signed Initial Disclosures
- Intent to Proceed
- Full packages are best, but at a minimum send:
  - Assets (at least 1 month bank statement if a refi)
  - Income documents according to your DU findings
    - WVOE if commission, OT, etc. being used to confirm continuance
    - 2 years tax returns if self-employed
  - Initial Submission form and Cover Sheet If there's anything that isn't obvious
  - AUS Findings (DU or LP – VIP UW will pull GUS)
- Government Specific Forms
  - FHA – 92900A
  - VA – 1802-A
  - USDA – 3555.21

## REQUESTING A CD

- CTC NOT REQUIRED
- Documents required:
  - Appraisal (unless 80% LTV or lower)
  - Conditional Approval
  - Hazard Insurance or Quote
  - MI Cert
  - All Invoices
  - Closing CD Request
  - Prelim

## CLOSING DOCUMENTS

- Just shoot for that CTC!!!
  - We'll be pre-working that file ahead of time to identify any potential hiccups that could slow you down.
  - CD will be balanced by the Funder with title once the docs go out.



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