

## USDA LOAN SUBMISSION – Minimum and Necessary Documentation

**Choose a checklist below based on who disclosed your file:**

<b>ESSEX PREPARED DISCLOSURES FOR BROKER</b>	<b>OR</b>	<b>BROKER PREPARED DISCLOSURES</b>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Submission Form</li> <li><input type="checkbox"/> Anti-Steering completed and signed by both loan officer and borrower (Lender-paid loans only)</li> <li><input type="checkbox"/> 4506-T – Must have live signature (only if the borrower did not send a copy back through the Essex initial disclosure process)</li> <li><input type="checkbox"/> Right to Receive a Copy of the Appraisal ECOA (Waiver)</li> </ul> <p><b>Credit Package:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Complete &amp; Signed RD 3555-21 (Request for Single Family Housing Loan Guarantee)</li> <li><input type="checkbox"/> Evidence property is in USDA Eligible Area (print out from RD map)</li> <li><input type="checkbox"/> Completed Handwritten Loan Application (1003), and Legible Picture ID-All Borrowers and Social Security Cards (or evidence of same)</li> <li><input type="checkbox"/> Tri-merge Credit Report(s) dated within 60 days of submission date (including non-participating spouse credit, authorizations and SSA-89)</li> <li><input type="checkbox"/> All Current Income documentation: 2 years W-2's, VOE, Paystubs covering 30 days YTD income, award letters, etc., - dated within <u>60 days of submission date</u></li> <li><input type="checkbox"/> Self-employed- most recent 2 years complete personal tax returns</li> <li><input type="checkbox"/> Most recent month Bank Statement(s) to verify ALL funds needed to close – <u>dated within 60 days of submission date</u></li> <li><input type="checkbox"/> Legible Purchase Contract, all counteroffers and addendums (including FHA amendatory clause, Real Estate Cert and RETD/AVID (minimum signatures from one buyer and seller)</li> <li><input type="checkbox"/> Escrow Instructions/Deposit Receipt</li> <li><input type="checkbox"/> Preliminary Title Report/Title Commitment dated within 60 days (Property profile reflecting 24 chain of title may be accepted at submission with Prelim to follow)</li> </ul> <p style="margin-top: 20px;"><b>Note: For Streamline loans, no appraisal required. All other items on check sheet apply.</b></p>	OR	<ul style="list-style-type: none"> <li><input type="checkbox"/> Submission Form</li> <li><input type="checkbox"/> Loan Estimate</li> <li><input type="checkbox"/> Intent to Proceed</li> <li><input type="checkbox"/> Settlement Service Provider List</li> <li><input type="checkbox"/> Borrower's Authorization</li> <li><input type="checkbox"/> 4506-T-Must have live signature</li> <li><input type="checkbox"/> Anti-Steering completed and signed by both loan officer and borrower (Lender-paid loans only)</li> <li><input type="checkbox"/> Right to Receive a Copy of the Appraisal ECOA (Waiver)</li> </ul> <p><b>Credit Package:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Complete &amp; Signed RD 3555-21 (Request for Single Family Housing Loan Guarantee)</li> <li><input type="checkbox"/> Evidence property is in USDA Eligible Area (print out from RD map)</li> <li><input type="checkbox"/> Completed Handwritten Loan Application (1003), Legible Picture ID-All Borrowers and Social Security Cards (or evidence of same)</li> <li><input type="checkbox"/> Tri-merge Credit Report(s) dated within 60 days of submission date (including non-participating spouse credit, authorizations and SSA-89)</li> <li><input type="checkbox"/> All Current Income documentation: 2 years W-2's, VOE, Paystubs covering 30 days YTD income, award letters, etc., - dated within <u>60 days of submission date</u></li> <li><input type="checkbox"/> Self-employed- most recent 2 years complete personal tax returns</li> <li><input type="checkbox"/> Most recent month Bank Statement(s) to verify ALL funds needed to close – <u>dated within 60 days of submission date</u></li> <li><input type="checkbox"/> Legible Purchase Contract, all counteroffers and addendums (including FHA amendatory clause, Real Estate Cert and RETD/AVID (minimum signatures from one buyer and seller)</li> <li><input type="checkbox"/> Escrow Instructions/Deposit Receipt</li> <li><input type="checkbox"/> Preliminary Title Report/Title Commitment dated within 60 days (Property profile reflecting 24 chain of title may be accepted at submission with Prelim to follow)</li> </ul> <p><b>Additional Required Broker Disclosures:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Fair Lending (must have Agency's name, address and phone #)</li> <li><input type="checkbox"/> MLDS - (must have BRE license number and NMLS numbers for both Broker and Loan Officer, California BRE only) -MLDS replacement form also accepted</li> <li><input type="checkbox"/> Adjustable Rate Mortgage Disclosure (if applicable)</li> <li><input type="checkbox"/> Homeownership Counseling disclosure with agencies listed</li> <li><input type="checkbox"/> Equal Credit Opportunity Act Disclosure</li> <li><input type="checkbox"/> Patriot Act Information or Customer Identification Verification</li> <li><input type="checkbox"/> FHA - Energy Efficient Mortgage Fact Sheet</li> <li><input type="checkbox"/> FHA - Informed Consumer Choice (must have correct UFMIP)</li> <li><input type="checkbox"/> FHA - FHA Amendatory Clause/Real Estate Cert (Purchases Only)</li> <li><input type="checkbox"/> FHA - Notice to Homebuyers, 92900-B (Purchases and Refinance Revised date 11/2014)</li> <li><input type="checkbox"/> FHA - Home Inspection, HUD 92564-CN (Purchases Only) Revised date 6/2014</li> <li><input type="checkbox"/> FHA - Hotel/Transient Use of Property (HUD-92561) (Units Only)</li> <li><input type="checkbox"/> FHA - HUD Appraised Value Disclosure</li> </ul>