

Non-Delegated Loan - Underwriting Document Submission Checklist

Borrower: _____ GMG Loan#: _____

Client Name: _____ Contact Name: _____

Contact Email: _____ Phone #: _____

STEPS:

- Step 1: Assign and Final AUS Findings
- Step 2: Share Appraisal in UCDP and/or EAD (FHA loans)
- Step 3: Import Final 3.2 data file to GEMS
- Step 4: Upload Underwrite Documents to GEMS
- Step 5: Change status to "Submit to Gateway" in GEMS

Minimum Required Documents for Underwrite:

- 1003 Initial Loan Application completed in full
- DO Approve/Eligible Findings
- LP Accept Findings
- Credit Report and Supplements (if LP must use one of these: CBC Innovis, Credit Plus, Kroll, Universal Credit Services)
- Employment and Income Documents
- Asset Documents
- Gift Fund Documents, if applicable
- Purchase Agreement and all addendums
- Borrower Authorization Disclosure
- All applicable Disclosures
- Appraisal and all attachments, if available
- Fannie and Freddie UAD Submission Summary Report, if available.
- Title Commitment, if available
- Tax Certificate, if available
- Flood Certificate, if available
- Homeowners Insurance, if available

Applicable for Texas 50(a)(6) Home Equity Loans:

- 12 Day Notice Period Notice Concerning Extension of Credit must be signed and dated by ALL borrower(s), owners-in-title and non-borrowing spouses

Applicable for FHA Loans:

- FHA Case Number Assignment printout
- CAIVRS Authorization successful for all borrowers
- 92900A Initial signed and dated by all parties
- 92900B Important Notice to Homebuyers
- 92564CN Consumer Protection Form "For your Protection Get a Home Inspection"
- Amendatory Clause signed by all parties (purchase)
- Any other applicable documents for FHA loans

Applicable for VA Loans:

- CAIVRS Authorization successful for all borrowers
- Certificate of Eligibility – VA 26-1880 Request for Certificate of Eligibility, or VA 26-8320 Certificate of Eligibility (COE), or printout from VA portal for IRRRL
- VA 26-1802a Addendum to URLA
- Any other applicable documents for VA loans

Applicable for ONAP 184 Loans:

- CAIVRS Authorization successful for all borrowers
- Borrower Identification includes Tribal Affiliation
- Section 184 Case Assignment
- Addendum to URLA 50111 Initial signed and dated by all parties
- Any other applicable documents for 184 loans

Applicable for USDA Loans:

- CAIVRS Authorization successful for all borrowers
- Gateway Credit Report Authorization Form providing credit report authorization
- Form 3555-21 Request for Single Family Housing Loan Guarantee completed in full
- Any other applicable documents for USDA loans