

Non-Delegated Initial Submission & Resubmission Minimum Document Checklist

All items noted below must be imaged as a full size, legible document and uploaded into the GEMS Portal for the initial submission & re-submissions, along with this checklist. Missing documentation may delay the loan from receiving a credit decision. **Additional Documentation may be required based on specific loan program requirements.**

Borrower: _____ **Gateway Loan #** _____
Client Name: _____ **Contact Name:** _____
Contact Email: _____ **Contact Phone #:** _____

Steps:

	Step 1: Assign & Finalize the AUS Findings (DU/LPA or GUS).
	Step 2: Share Appraisal in UCDP and/or EAD (FHA loans) (if appraisal is complete).
	Step 3: Import Final 3.2 Data file into GEMS.
	Step 4: Upload Initial Submission Documents to GEMS (see below).
	Step 5: Change status to "Submitted to Gateway" in GEMS.

Initial Submission Documentation – All Products

Note: Documents cannot be greater than 90 days old with initial submission or loan will be returned.

	Initial 1003 Loan Application completed in full & signed by Borrowers & LO.
	DU, LPA, or GUS Findings.
	Credit Report & supplements – FHLMC only: must be from Credit Plus or provide LPA Credit Authorization
	Employment & Income documentation – per AUS and Agency Guidelines.
	Asset Documents and/or Gift Fund documents – per AUS and agency guidelines. Must match your submitted 1003.
	Purchase Agreement and all addendums on purchase transactions.
	Appraisal Report and all attachments, if available, including UCDP & EAD.
	Title Commitment, if available.
	Tax Certification, if available.
	Flood Cert. Only Corelogic Flood Certs, will be accepted. All other certifications will have a new Flood Cert pulled.
	Homeowners Insurance, if available.
	VOR/VOM – for any mortgage not reporting on credit. (Satisfactory most recent 12 months. If landlord/mortgagee is an individual provides canceled checks in addition to VOR/VOM).



FHA Initial Submission Documents:

	FHA Case Number Assignment printout.
	Clear CAIVRS for all borrowers.
	92900A Initial signed & dated by all parties.
	FHA Amendatory Clause & Real Estate Certification signed by all parties (purchase only).
	Any other applicable documents for FHA loans.

VA initial Submission Documents:

	Clear CAIVRS for all borrowers.
	Certificate of Eligibility.
	Initial VA 26-1802a – Addendum to URLA signed by all parties.
	VA Form 1805 – Appraisal request with VA Case ID, or VA IRRRL Case number.
	Any other applicable documents for VA loans.

ONAP 184 Initial Submission documents

	Clear CAIVRS for all borrowers.
	Borrower’s Identification including Tribal Affiliation.
	Section 184 Case Assignment.
	Addendum to URLA 50111 Initial signed & dated by all parties.
	Any other applicable documents for 184 loans.

USDA Initial Submission documents

	Gateway Credit Report Authorization Form completed in full (not required when credit report from Credit Plus is used).
	Form 3555-21 – Request for Single Family Housing Loan Guarantee completed in full & signed by all parties.
	Any other applicable documents for USDA loans.

Resubmission Documentation

	All conditions uploaded separately in GEMS and assigned to corresponding conditions. If there are additional documents to be sent without a corresponding condition, these can be unassigned.
	Confirm all fees with title company, closing costs, prepaid expenses to provide as close to final numbers as possible.
	Final estimated 1003 with Details of transaction and cash to close completed. (UW’s will not review LE or CD.
	Check your initial expiration dates on the initial approval, provide updated documents when needed.
	Confirm sufficient funds needed to close, when applicable, has been verified/provided. Provide Processor certification, when applicable, to explain any issues, changes, etc.

