



Minimum Requirements for Package Review

Account Executive _____

Borrower _____

Product _____

Interest Rate _____

Borrowers Email Address _____

- Stacking order sheet
- Signed GFE, Broker/Title Fee Sheet
- Completely typed 1003 with 2yr work history with phone number and address of employer, residency history, income, loan type and purpose of loan & REO schedule
- 92900A with all signatures and all boxes properly checked with Life Mortgage Group as Sponsor/Agent and ID Code:1571900008
- LOX for credit, large deposits & employment gaps
- Patriot Act completed and signed by broker along with SS card and Driver's License
- Borrower's Auth, Servicing Disc, ECOA, Credit Score Disc, Privacy Policy, Broker Agreement, 4506T, Informed Consumer Choice Disc (IFCCD) with 1.75% UFMIP, Assumption release, 92900B, For Your Protection, Energy Efficient, Mortgage Fact Sheet
- Income Docs, 30 days most recent paystubs, last 2 years W2's, VOE for OT/Bonus, last 2 year signed 1040 Tax Returns with all schedules
- Asset Docs, 2 months bank statements all pages from banking center, 401k statements, VOD
- FHA Connection and Case # assigned to Life Mortgage Group: 1571900008, LDP, GSA, CAIVRS
- Title Commitment with 24 month chain, judgment search, CPL, E&O, resume & wiring instructions; all with Correct borrower name and Life Mortgage Group, LLC
- HOI with Life Mortgage Group, LLC as proposed Mortgagee
- Purchase Agreement with addendums and DPA documents, Amendatory Claus dated on or before the date of purchase agreement
- Appraisal-Must be uploaded separately in color through Webtrac
- Bankruptcy papers with discharge(if Ch.13, please provide pay history)
- Institutional VOR & 12 months cancelled rent checks
- Gift letter sourced and seasoned
- Payoff statements for all mortgage with current month payment made
- Optimal Blue Registration Sheet
- Alternate trades- if unclear please contact your **Account Executive** for clarification
- **PER NEW TIL REGULATIONS CLEAR & CORRECT GFE, TITLE & BROKER FEE SHEET MUST BE PROVIDED TO REVIEW. ANY FILE THAT DOES NOT COMPLY WILL BE KEPT OUT OF REVIEW UNTIL CLEAR AND CORRECTED COPIES ARE PROVIDED.**