

Borrower Name \_\_\_\_\_ Loan Number \_\_\_\_\_

Is there anything we need to know about the loan?

**Required for initial credit file:**

- Credit Report
- Initial 1003
- DU Assigned to Newfi Lending, or LP
- Source of funds
- Source of funds for reserves
- 30 day pay history prior to the application date with YTD earnings
- Most recent year W2
- Most recent year of 1040s if using rental income
- Two years of 1040s for Schedule C borrower
- Two years of business returns for 1120 or 1065 borrower (required if 25% or more ownership)
- Signed purchase contract with all addendums and counteroffers
- Purchase Contact Sheet (available at [Resource Center](#))
- REO: Hazard Insurance Dec Page, Property Tax Bill, Mortgage Statement, and HOA statement
- Preliminary Title Report/Title Commitment on refinance (on purchase, ok to follow) – Not required at time of submission in FL, NJ, and PA

**FHA**

- Refer to Newfi FHA Submission Checklist - available at [Resource Center](#)

**VA**

- Refer to Newfi VA Submission Checklist - available at [Resource Center](#)

**THE FOLLOWING BROKER UPFRONT DISCLOSURES ARE REQUIRED**

- Anti-Steering Disclosure (required on LPC transactions only - available at [Resource Center](#))
- CALIFORNIA ONLY – Comparison of Sample Mortgage Features (required on interest only loans)
- COLORADO ONLY - Net Tangible Benefit Disclosure – also signed by broker
- FLORIDA ONLY - Conflict of Interest Disclosure (required if broker has a conflict of interest as defined in FL Stat. 494.0023)
- GEORGIA ONLY – Temporary Authority to Operate Disclosure (required if LO has applied for, but not yet received, license)
- IDAHO ONLY - Notice of Financial Interest in Title Entity (provided by Broker if applicable)
- ILLINOIS ONLY – Borrower Information Document
- ILLINOIS ONLY – Description of Required Documentation
- ILLINOIS ONLY – Loan Brokerage Agreement and Disclosure Statement
- MARYLAND ONLY – Broker Finder’s Fee Agreement Disclosure
- NEW JERSEY ONLY – Mortgage Broker Service Agreement Disclosure
- NEW JERSEY ONLY – Mortgage Fee Itemization Disclosure
- NEW JERSEY ONLY – Application Disclosure
- NORTH CAROLINA – Mortgage Broker Application Disclosure
- OHIO ONLY – Acknowledgment of Receipt of Home Mortgage Loan Information
- OHIO ONLY – Business Relationship Disclosure Notice (if applicable)
- SOUTH CAROLINA ONLY – Mortgage Broker Fee Agreement Disclosure

- TEXAS ONLY – Texas Mortgage Company Disclosure
- TEXAS ONLY – Disclosure of Multiple Roles in a Real Estate Transaction (required if Broker is acting as both the Real Estate Agent and Mortgage Broker)
- WISCONSIN ONLY – Disclosure Statement
- WISCONSIN ONLY - Mortgage Broker Agreement
- Electronic signatures require E-signature certification form