

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 Contract 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

- [State Specific Disclosures](#)