

Wholesale Loan Submission Matrix

Requests for Disclosures Only

1003 Typed with data matching AUS / HMDA Data Completed / Signed & Dated by Loan Officer

1003 NMLS Loan Officer & Company ID Completed (Final 1003 NMLS must be main office)

1003 LO Name & Signature must match NMLS record ¹

1003 Signed and Dated by the Borrower (When application is taken Face-to-Face)

Acceptable Initial Good Faith Estimate (GFE) and any subsequent GFEs with COC forms

Settlement Service Provider List

Initial Fees Worksheet / breakdown or Itemization of Amount Financed

Credit Report - Unexpired

[Mortgage Broker Fee Agreement²](#)

[Anti-Steering Disclosure \(Wholesale Lender Paid Transactions only\)](#)

Complete Submission Documents Required

1003

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1003 NMLS Loan Officer & Company ID Completed (Final 1003 NMLS must be main office)

1003 LO Name & Signature must match NMLS record¹

1003 Signed and Dated by the Borrower (When application is taken Face-to-Face)

AUS (When required)

AUS Findings (DU/LP/Loan Scorecard) When required by program

AUS Findings to be assigned/released to Plaza Home Mortgage

Disclosures

Initial Good Faith Estimate (GFE) dated within 3 days of the application

GFE - Not LOCKED - Important Dates # 2 - at least 10 business days from GFE date

GFE - Not LOCKED - Box 1 on page 2 including All Broker Comp plus Plaza Fees

GFE - Not LOCKED - Box 3 on Page 2 include UFMIP, Funding Fee, etc... (if applicable)

GFE - LOCKED - Date on Page 1 matches lock date

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GFE - LOCKED - Important Dates #1 – matches lock expiration date
GFE - LOCKED - Important Dates #2 – at least 10 business days from lock date
GFE - LOCKED - Box 2 on Page 2 exactly matches the Premium on the lock confirm
GFE - LOCKED - Box 1 on Page 2 is NOT larger than it was on 1st GFE
GFE - Any changes on the loan prior to being submitted to Plaza, including being locked - Valid Change-of- Circumstance (COC)
Settlement Service Provider List
Truth-In-Lending required if Table Funding
Itemization of Amount Financed / Initial Fees Worksheet / Breakdown of Fees
Non-Discrimination Disclosure Signed and Dated by the borrower and the Loan Originator
Anti-Steering Loan Options Disclosures Signed and Dated by the borrower
Mortgage Broker Fee Agreement Signed and Dated by the borrower²
Your Right to Privacy Disclosure
Right to receive a copy of appraisal - Signed and Dated by the borrower (Excluded PIW, Streamlines without Appraisals and HomePath)
Disclosure of credit score information
4506T Completed and signed by all borrowers. (Separate forms are required if not Joint Returns. Address on form must match address on tax returns)
Actions Required
Order IRS Transcripts from ID Check Direct
Loan Scorecard QM Report must be run in PULSE prior to submission (not required on NOO Purchase or NOO Rate/Term Refinance)
Income Documents (When applicable)
Most recent paystubs covering 30 days
W2's as required by AUS (if manual 2 years required)
Verbal VOE covering 2 yrs for all Wage Earners w/directory assistance phone listing
Full Written VOE for last 2 years when Bonus, Commission & Overtime income is being used to qualify
Child Support & Alimony: Divorce Decree and evidence of receipt of 12 months
Rental Income - Recent IRS 1040s and Schedule C
Rental Income - If rental property is owned less than 12 months, Lease Agreements are required
Self Employed Income: IRS 1040's with all schedules are required when the borrower is self-employed. Number of years as required by AUS, if manual 2 years
Self Employed Income: IRS 1120's and 1065s along with K1s are required (when the borrower is self employed and the business is a Corporation or Partnership). Number of years as required by AUS, if manual 2 years

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Self Employed: Copy of Business License or CPA letter verifying Self Employment for 2 yrs for all Self Employed
Social Security: Social Security Award Letter, 1099-A and current Check or Bank Statement showing deposit
Gap in Employment – Must have 6 months current employment history if a gap occurred in past 24 months – contact your AE for details
Assets (Purchase & Refi where borrower is bringing in funds to close)
Complete Asset Verification: Bank statements as required by AUS or program or VOD and one month bank statement (all pages)
Source all large deposits per guidelines
Purchase Only - Copy of Earnest Money Check
Satisfactory explanation and documentation of non-payroll deposits
Gift Letter and paper trail (Copy of Check and Bank Statement showing funds cleared account)
Credit
Credit Report can not be more than 120 days old at Note date (Credit ID Number must match credit report used with AUS)
VOR/VOM (if not reflected on credit / as required by AUS / manual UW)
Purchase – when retaining current residence an LOE regarding the intent for the property is required
Detailed Letter of Explanation for all inquiries within the last 120 days (Generic Letters will not be acceptable)
LOE required for bankruptcy and per AUS
Refinance - Copy of Note from loan being paid off
Community Property State only - requires Non-Purchasing Spouse's date of birth and SSN# to pull MERS
Alien Registration Card (When applicable)
Property
Confirm appraisal ordered through Plaza AMC
Appraisal Invoice
Purchase - Purchase Contract, all pages signed by all parties
Subordinate Financing – verify terms of mortgage (Mortgage Statement or Copy of Note)
Full Condo Review: HOA Questionnaire / HOA Insurance / HOA Budget
VA/FHA Condo Approval ID#
FHA
92900-A (pages 1 signed by LO, Page 2 signed by the borrower in two spots) Required prior to Underwriting
FHA - Request Case Number prior to submission (Order Case Number on Plaza's Website)
FHA - PURCHASE ONLY - "For Your Protection, Get a Home Inspection"
FHA "Important Notice to Homebuyer" (required for purchases and refinances)

FHA "Informed Consumer Choice"
FHA "Notice to Homeowner"
FHA Streamline - no income reference 1003/documentation
Copy of Prior HUD to verify who paid the prior UFMIP
Certification of employment for all borrowers (Letter from Broker on Broker's letterhead certifying that all borrowers were employed at time of application)
Payoff must be pulled AFTER the last payment has been made on the current mortgage
Refi Authorization
Credit supplement showing borrower is due for the month the loan is closing if not already verified on the credit report
Informed Consumer Choice Disclosure (signed and dated the same day as the initial application)
Netting Authorization
Notice to Homeowner (Assumption) (signed and dated the same day as the initial application)
POA (if applicable)
FHA 203(k) Streamlined
FHA 203(k) Worksheet 92700 (found on our website or in your LOS)
FHA 203(k) Borrower's Acknowledgement HUD 92700-A
FHA 203(k) Homeowner-Contractor Agreement
FHA 203(k) Homeowner-Contractor Agreement Addendum
FHA 203(k) Identity of Interest Certification
Bid MUST BE signed and dated by ALL parties, and MUST INCLUDE: (1) borrowers name (2) property address (3) contractor name, address and license number
Provide: description and exact locations of work to be completed, plus a materials list to include all product(s) by make & model
Changes to the bid for labor and/or materials must specifically outline the addition or deletion of work and materials with complete details and reconciliation of cost
FHA 203(k) Full
FHA 203(k) Full Loan Submission Checklist
FHA 203(k) Borrower's Acknowledgment HUD 92700-A
FHA 203(k) Full Maximum Mortgage Worksheet HUD-92700
FHA 203(k) Borrower's Identity-of-Interest Certification
FHA 203(k) Consultant Write-up
FHA 203(k) Full HUD Consultant's Identity-of-Interest Certification

FHA 203(k) Full Contractor Profile Report
FHA 203(k) Homeowner-Contractor Agreement
FHA 203(k) Full Renovation Loan Borrower's Disclosure
FHA 203(k) Full Draw Request HUD-9476-A
Contractor's Fully Executed Bid(s)
W-9
VA
VA Case Assignment
VA Benefit-Related Indebtedness (VA 26-8937) completed & signed by borrower ONLY
Certificate of Eligibility
Child Care Statement – All children less than 13 yrs
Final typed 26-1802a (Pages 1 & 2) & Final typed 1003
Certificate of Military Activity/Deployment
Off Base housing (if applicable)
Relocation Documentation/Transfer Orders (if applicable)
Nearest Living Relative of Veteran
VA IRRRL - no income reference 1003/documentation
Prior Loan Validation from VA
Veteran's Signed Comparison Letter (Old vs. New) (Can be PTD)
Drive-by Appraisal – (may be PTD) Program VA IRRRL - review guidelines for details.
AVM must support Loan amount LTV Program VA IRRRL – review guidelines for details
Signed Federal Collection Policy Notice, VA form 26-0503 or 1802a
Rights of VA loan borrowers VA Form 26-8978
USDA
Income Eligibility Calculation Worksheet
Property Eligibility Verification
Certification of All Household Occupants and Income
HARP: DU Refi & LP Relief Refinance
Confirmation the mortgage is currently owned by Fannie or Freddie .
Payoff Statement – refinance transactions including LPRR & DURP loans

Mortgagee Clause

Plaza Home Mortgage, Inc., ISAOA, 4820 Eastgate Mall, Suite 100, San Diego, CA 92121

Notes

1. Go into NMLS to add an AKA. For instance if your signature/1003 can't show "Bob" and the NMLS displays "Robert", add "Bob" as an AKA.
2. If state requires a specific form, must use state specific. If the state specific form does not have all the elements of Plaza's MBFA, both Plaza's MBFA and the state specific forms are required (not required on NOO Purchase or NOO Rate/Term Refinances).