

CMS – New Loan Submission Form

New Files: Correspondent@capitalmort.com

Date: _____

Company: _____

Contact: _____

Email Address: _____

Phone No: _____

Estimated Close/Fund Date: _____

File Name: _____

Property Address: _____

City, State, Zip: _____

FNMA / FHLMC

CONVENTIONAL / FHA / VA

PURCHASE / LIMITED REFI / CASH-OUT REFI

(CIRCLE ONE)

FILE STACKING ORDER:

- _____ Registration/Lock Confirmation from Price My Loan
- _____ Completed Loan Submission Form
- _____ Exported FNM File (.fnm) emailed to Correspondent@capitalmort.com
- _____ DU/LP Findings with Capital Mortgage Services of Texas as Lender
- _____ Mortgage Insurance Certificate, if LTV over 80%
- _____ 1008/MCAW (FHA) Transmittal, final and accurate
- _____ 1003 Loan Application: Preliminary, Signed and dated by all borrowers
- _____ FHA 92900A HUD Addendums, initial, all pages, if applies
- _____ ALL Borrower(s): copy of.. D.L. / SS card / Patriot Act Disclosure
- _____ Credit Report, must be the report associated with DU/LP
- _____ LOE for credit inquiries, per DU/LP
- _____ Verification of Mortgage, if not listed on credit report
- _____ Verification of Rent, if required by DU/LP

INCOME DOCUMENTATION

- _____ Verification of Employment, all non self employed borrowers, required by DU/LP
- _____ 4506-T, initial signed, all borrowers
- _____ IRS Transcripts, all applicants
- _____ Paystubs, all borrowers (most recent 30 days), required by DU/LP
- _____ W2 forms, all borrowers, (2 years), required by DU/LP
- _____ Tax Returns, all schedules, if required by DU
- _____ Signed Lease Agreements, if required by DU/LP

ASSETT DOCUMENTATION

- _____ Most recent checking/savings account statement, all pages, as required by DU/LP (balance to match 1003)
- _____ Most recent retirement/stock/investment account statement, all pages, as required by DU/LP

PROPERTY DOCUMENTATION

- _____ PURCHASE TRANSACTION: Fully executed Purchase Contract
- _____ REFINANCE TRANSACTION: Current Payoff Statement
- _____ ALL LOANS: Clear Termite Report if application is on or after January 1, 2012
- _____ LDP/GSA for all parties involved in transaction, ALL LOANS
- _____ FHA CAIVR Assignment, all borrowers, if applies
- _____ FHA Case Number Assignment, if applies
- _____ FHA Statement of Appraised Value, if applies
- _____ Property Appraisal Report, PDF file and XML file
- _____ Flood Certificate

CONDO DOCUMENTATION:

- _____ Completed CMS Condo Questionnaire
- _____ Project Insurance declaration page
- _____ Project Flood Insurance declaration page, if applies
- _____ Earthquake Insurance Dec Page (CA Condo Projects)
- _____ For projects with 21 or more units, Fidelity Bond Insurance
- _____ Project current and projected Budget

DISCLOSURES:

- _____ Fully executed GFE, must be in compliance with State Laws
- _____ Fully executed TIL, must be in compliance with State Laws
- _____ Estimated HUD-1 Settlement Statement, all pages
- _____ All other applicable State disclosures