



CONSTRUCTION LENDING MADE EASY

3730 Kirby Drive Suite 904
Houston, TX 77098

Loan Submission Checklist

Submit to: epodraza@home1st-mortgage.com
Ph# 713-524-3351 or 866-598-2739
Fax # 713-874-1267

Broker Company Name: _____ **Loan Officer:** _____

Phone #: _____ **Fax#:** _____ **Email:** _____

Borrower: _____ **Co-Borrower:** _____

Property Address: _____

Loan Amount: _____ **Appraised Value:** _____

Loan Purpose (circle one): 1X Close 2X Close **Occupancy (circle one):** O/O 2nd Home N O/O

Property Type (circle one): SFD PUD Multi-unit **Non-borrowing Spouse (circle one):** Y or N

Prior to Closing

- _____ Broker Fee Sheet
- _____ Title Commitment
- _____ Tax certs & Wiring Instructions
- _____ Title Escrow and Courier Fee
- _____ Survey
- _____ Builder information sheet
- _____ Home 1st Borrower Authorization
- _____ Home 1st hold harmless agreement
- _____ Home 1st Occupancy Declaration

Docs Needed We must have the items marked with * in order to submit your loan to underwriting.

- _____ *Loan submission checklist w/ all info complete
- _____ DU/DO or LP findings (conforming loans)
- _____ Final 1003 and Addendums
- _____ *Initial 1003
- _____ *Credit Report & Letter of explanation
- _____ VOR or VOM
- _____ Divorce Decree (all pages needed)
- _____ VOE or Verbal VOE
- _____ Pay Stubs (30 days) & W-2s or 1099s (2 years)
- _____ Tax Returns (2 years if self employed or greater than 25% commission)
- _____ Proof of Child Support (cancelled check)
- _____ Leases & Tax returns for rental properties
- _____ Bank Statements / CD's / Stocks / IRA's / 401K
- _____ Sales contract / deed / or pay-off for subject lot
- _____ *GFE, TIL, and Mortgage Broker Disclosure
- _____ Borrower's certificate of authorization
- _____ FICO disclosure, 4506T, servicing disclosure
- _____ State Specific Disclosures

* Once the file has been underwritten please send all conditions at one time to your Account Executive or Fax (713) 874-1267.

Indemnification Agreement:

I/ We certify that all disclosures required by law were given to the borrower(s) with in three days of the date of application. We hereby indemnify Home 1st Mortgage, their successors and/or assigns from any and all claims and/or losses that may arise from the issuance of such required disclosures.

True and Certified Copy Statement:

I/We hereby certify that all copies in the above referenced loan package submitted to Home 1st Mortgage are true and exact copies of the originals that I/We witnessed, and from which I/We took copies.

Signature: _____ **Date:** _____

Print Name: _____ **Title:** _____

Please Note: This document must be completely filled out and signed before the loan will go to the underwriting department.