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# Submission Checklist

**THIS FORM MUST BE INCLUDED WITH LOAN SUBMISSIONS**  
**(ITEMS WITH A RED STAR (\*) ARE REQUIRED)**

<b>Company Name*</b>	<b>Office NMLS #</b> (If Applicable)*
<b>Broker Contact*</b>	<b>Onity Mortgage Broker ID #*</b>
<b>Loan Officer*</b>	<b>Loan Officer NMLS #*</b>
<b>Loan Officer Email*</b>	
<b>Processor*</b>	<b>Processor NMLS #</b> (KY ONLY)*
<b>Contact Telephone #*</b>	
<b>Contact E-mail(s)*</b> (for file updates)	
<b>Settlement Agent*</b>	<b>Settlement Agent Email*</b>
<b>Borrower*</b>	
<b>Property State*</b>	

**REQUIRED: Loan Information** (Must check one and fill in rate)

<b>Channel:</b>	<b>Wholesale</b>	<b>Correspondent</b>
<b>Transaction Type:</b>	<b>Refinance</b>	<b>Reverse Refinance</b> <b>Purchase</b>
<b>FIXED Rate</b> (fill in): _____	(Margin and/or rate must be available)	
<b>ANNUAL ARM Margin</b> (fill in): _____	(Margin and/or rate must be available)	
<b>MONTHLY ARM Margin</b> (fill in): _____	(Margin and/or rate must be available)	
<b>Rate Cap:</b>	<b>5%</b>	<b>10%</b>

**NOTE:** Include re-disclosures if the product and/or margin was changed after original 1009 package/GFE were executed.

**Documentation Required** (Items listed below will ensure a smoother process during the Underwriting of your loan.)

- Evidence of Date of Birth** – Must be legible
- Counseling Certificate** – Must be signed and dated by the counselor and borrower(s) prior to FHA case assignment date and any fees being incurred on behalf of the borrower. CRITICAL: Borrower signature date(s) are used to determine process compliance.
- FHA Case Assignment** – (If Pulled By Partner In FHA Connection) Final borrower validated copy showing Onity Mortgage as sponsor.
- 1009 Application** – (MUST COMPLETE) Monthly income, marital status, HMDA, 1009, and 1009 Addendum must be signed and dated by borrower/**Loan Officer**.
- Income Documents** – For all income to be considered for Financial Assessment (For each borrower as noted on 1009 Addendum; include for Non-Borrowing Spouse if their income will be needed to qualify)
- Tax payment history** – Covering the last 24 months prior to the initial application date
- Hazard/Flood insurance** – Proposed coverage (From the appraisal: appraised value less site value) and effective dates showing current coverage (must be in place a minimum of 12 months prior to the date of the initial application or borrower may have to purchase full year policy)
- Initial Disclosure documents** - Must be signed and dated by all borrowers (See Loan Disclosure Requirements)
- Master Condo Policy Verification** – (FHA Approved Condos ONLY)
- HOA Dues/Other Assessments** (Ground Rents if a leasehold) – If applicable
- Purchase Agreement and all applicable addendums** – Completed and fully executed by all parties
- Verification of Purchase Money Funds** (See Program Guide for acceptable sources)
- HECM to HECM Requirements:**
  - **Most Recent Reverse Mortgage Statement**
  - **Anti-Churning Disclosure** – Must be signed and dated by borrower/LO) original wet ink signature copy will be requested & may be forwarded by settlement agent with fully executed closed-loan package prior to funding.
- NOTE:** Be sure to verify benefit calculations on Anti-Churning Disclosure as the FIRST anti-churning disclosure received by UW is required to be used to determine acceptability of counseling waiver ( re benefit criteria are met and if allowed by state.
- Borrower(s) SS Verification** – Must be legible
- Non-Borrowing Spouse DOB and SSN Verification** (NBS Only)



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**Comparison Sheet** – Must be signed and dated by all borrowers

**92900A Addendum to the Application** – Must be signed and dated by borrower/LO (Borrower signs twice on page 2)

**Condo Approval** – Required on all Condos (proof of condo approval from FHA website for ALL condos)

**Originator Certification of Appraisal Delivery to Borrower(s)** – Signed by partner and dated no earlier than receipt date of appraisal

**Closing Protection Letter from Title Company** (Errors and Omissions document acceptable for NY loans) – To include FHA case number

**Errors & Omissions Insurance Policy**

**Appraisal Invoice**

**Payoffs** – May need to be redone at point of Final Approval due to expiration, etc.

**PDF copy of Appraisal** (Not Scanned)

**Additional documentation based on loan situation** - See Onity Mortgage Underwriting Submission Documents

### NOTES/COMMENTS:

***Thank you for your partnership  
with Onity Mortgage!***

