



Correspondent Lending Loan Submission Checklist

Company Name:	Seller ID:		
Contact Name:	Phone:		
Email:	RPF Loan #:		
Borrower Name:	HPML	Yes	No
Unique Loan Identifier: (ULI)#	Safe Harbor	Yes	No
	Impounds	Yes	No
Origination Type:	Retail (Direct)	Wholesale (3rd Pty)	Correspondent (4th Pty)
Escrow Holdback:	Yes	No	
Underwriting Type:	Delegated/Closed loan	Non-Delegated/Pre-Funding Review	

Credit Documentation / Credit Package

ITEMS REQUIRED AT SUBMISSION: RPF cannot accept files without all documents on this list included.

- Lenders Underwriting Approval / Underwriter Cover Sheet
- AUS Findings
- Final Lock Confirmation (Lender to Borrower) to validate LE / Compliance Test
- Initial 1003 / Final 1003 / Initial and Final FHA 92900A / Initial and Final VA Form 1802 A HUD Addendum
- FHA Connection Case Query and Case Assignment / CAIVRS on LT or Screen Shot
- Certificate of Eligibility (Non VA IRRRL) VA #26.8320 / Results for Determination of Eligibility #26.1880
- 1008 / 92900-LT / VA Loan Analysis #26.6393
- Streamline Worksheets / NTB Worksheet as required by State / VA IRRRL Worksheet / "Old vs. new loan comparison"
- Initial credit report / VOM's / Credit supplements / Undisclosed Debt Monitoring Credit Refresh
- LOE's pertaining to credit / BK Docs / Foreclosure Docs / Inquiry LOE's / Mtg Statements / HOA Statements
- QM Income and Debt Worksheet (Conventional Loans only)
- Income Calculation Worksheet or 1008 / LT / VA Loan Analysis Comments by Underwriter
- Paystubs / W-2's, K-1's, 1099's / Lease Agreements / CPA LOE's / Business License / Personal and Business Tax Returns
- School transcripts / Any income or employment LOE's (executed): PER AUS Findings or Guideline Requirements 4506-T
- 4506-T Signed Form / 4506-T Audit results if applicable
- Verbal VOE (within 10 days of closing / 30 for self-employed borrowers) / 3rd Party Verifications
- Asset Statements / Supporting documentation of Large Deposits
- Gift Letter(s) / Donor Ability Statements / Evidence of Transfer of Gift Funds
- Hazard Insurance / Flood Cert / Flood Insurance / Master Policy Insurance if applicable
- Purchase Contract / Addendums / Inspections / Escrow Instructions / Escrow Deposit Receipt / Specific POA
- Preliminary Title Commitment / Plat Map / Survey / Tax Certificate / Tax Bill / Pay off Demand
- Condo Documentation: Per AUS Findings
- Copy of revocable Trust Agreement / Subordination Agreement and NOTE of Subordinating Lien if applicable

Appraisal / Conditional Commitment 92800.5B / VA Appraisal / VANOV / Compliance with CRV or LAPP NOV conditions / UCDP findings (if CU rating is 4.0 or higher a full CU Report is required)

All Initial Disclosures (including state specific) / ALL LE's / All Change of Circumstance Forms / Service Provider List / E-consent Homeownership Counseling Disclosure and Counselor list / itemization Fee Worksheet / Acknowledgment of Intent to Proceed Disclosure / Home Loan Toolkit

Texas Cash Out Disclosures - 12 Day Compliance Notice / Copy of Signed CD executed 1 day prior to Note Date if applicable

All Applicable FHA / VA / USDA disclosures

QM Compliance Test Results / Regulatory Compliance Test results (i.e. Mavent / Compliance Ease) / TRID Tests

Fraud Detection Report (i.e. Fraudguard/Loansafe) MERS / USPS / FEMA Disaster look up / LDP / GSA

Executed W-9 Forms for all borrowers

Legal Documents / Funding Package

Certified NOTE / Deed of Trust / Addendums or Riders / Legal Description / Grant Deed / Recorded POA

Certified FINAL CD / Initial Escrow Disclosure / Service Provider List / Patriot Act Form

Payoff Demand / Seller Servicing History if applicable / First Payment Letter / All initial and Revised CDs

If TCB – full page screenshot of warehouse now

Certification of Loan Disbursement VA #26.1820 / USDA RD1980-21 / AD3030

All Final Disclosures

All Applicable State and Federal Final Signed Disclosures

If applicable VA LGC / FHA MIC / Evidence USDA Guarantee Fee is paid (copy of check)

Texas Cash Out Title Examination with Clear to Closing Findings from Approved Texas Law firm

All applicable FHA / VA / USDA disclosures

Final 1003 with mailing address. A mailing address certification may also be provided

4000 MacArthur Blvd., West Tower – 7th Floor, Newport Beach, CA 92660 | (877) 267-1056 | www.rpfcorp.com

2021 Royal Pacific Funding Corporation, All Rights Reserved. NMLS #320004. This e-mail may contain data that is confidential, proprietary or non-public personal information, as that term is defined by Royal Pacific Funding Corporation (collectively, Confidential Information). The Confidential Information is disclosed conditioned upon your agreement that you will treat it confidentially and in accordance with applicable law, ensure that such data isn't used or disclosed except for the limited purpose for which it's being provided and will notify and cooperate with us regarding any requested or unauthorized disclosure or use of any Confidential Information. By accepting and reviewing the Confidential information, you agree to indemnify us against any losses or expenses, including attorney's fees that we may incur as a result of any unauthorized use or disclosure of this data due to your acts or omissions. If a party other than the intended recipient receives this e-mail, he or she is requested to instantly notify us of the erroneous delivery and return to us all data so delivered. For information about our company, please visit us at <https://rpfcorp.com/>.