

# Conventional Non-Delegated Submission Sheet



Onity Mortgage Loan Number: \_\_\_\_\_ Borrower Name: \_\_\_\_\_

Lender Contact Name: \_\_\_\_\_ Lender Phone Number: \_\_\_\_\_

Lender Email Address: \_\_\_\_\_

**The following items along with the submission checklist must be uploaded with the initial credit package to avoid an Underwriting delay. Loan submissions missing the required documentation will not be reviewed until the documents are received.**

- Loan Registration Confirmation
- Complete Uniform Residential Loan Application Signed and Dated by Borrower and Loan Officer
- Transmittal Summary
- DU/DO/LP (Approve/Eligible)
- Credit Report/Supplements for all Borrowers to Match AUS
- Inquiry/Credit Explanation if Applicable
- Net Tangible Benefit if Applicable
- Document all PITIA for all Real Estate Owned
- Verification of Income for all Borrowers as Required by AUS (Paystubs, W2s, Tax Returns, Award Letters, Written VOEs, etc.)
- Verification of Assets, Including Large Deposits as Required by AUS
- Purchase Agreements/Addendums Fully Executed and Initialed if Applicable
- Flood Certification
- PMI Quote if Applicable (Onity to order?  Yes  No)

## ADDITIONAL DOCUMENTATION

**If available, provide the following documents with the initial credit submission package:**

- IRS Transcripts (Self-Employed Borrower) if Applicable
- Appraisal Report with all Exhibits
- HOA Dues for Subject Property if Applicable
- Submission Summary Reports (SSRs) for both Fannie and Freddie
- Preliminary Title Report Showing a 24-month History of Ownership and Property Tax Statement
- Mortgage Insurance Cert if Applicable
- Homeowners Insurance Policy with Premium Including Wind and Hail if Applicable
- Flood Insurance Policy with Premium if Applicable