

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.

All Non-Agency Products

- Loan Registration Confirmation
- Initial Uniform Residential Loan Application Signed and Dated by Borrower and Loan Officer
- Transmittal Summary
- Credit Report/Supplements for all Borrowers
- Inquiry/Credit Explanation if Applicable
- Document all PITIA for all Real Estate Owned
- Verification of Assets Including Large Deposits
- Purchase Agreements/Addendums Fully Executed and Initialed if Applicable
- Flood Certification

Reference Program Below for Additional Initial Submission Requirements.

Full Doc

- Verification of Income for all Borrowers: Paystubs, W2s, Tax Returns (Self-Employed), Award Letters, Written VOEs, etc.

Personal Bank Statement

- Personal Bank Statement: 12 or 24 months Complete Personal Bank Statements, Must Be Consecutive and Dated Within 30 Days of Application
- 2 Months Business Bank Statements to Support the Borrower Does Maintain Separate Account(s)
- Fully Executed Business Narrative Prepared by Borrower or CPA
- Document Percentage of Ownership of Business

Business Bank Statement

- 12 or 24 months Complete Business Bank Statements, Must be Most Recent and Dated Within 30 Days of Note Date
- Fully Executed Business Narrative Prepared by Borrower or CPA
- Signed and Dated Third-Party Tax Preparer or CPA Prepared P&L that Covers the Same Timeframe as the Bank Statement if Applicable
- Document Percentage of Ownership of Business

P&L

- 12-month P&L Dated Within 60 Days of Note Date
- Document Percentage of Ownership of Business
- CPA/CTEC License and Attestation
- Fully Executed Business Narrative Prepared by Borrower or CPA

DSCR

- Current Leases or Appraisal Report with 1007 or 1025
- Business Purpose & Occupancy Affidavit
- If loan is closing in the name of an Entity, provide all required entity documents.

ADDITIONAL DOCUMENTATION

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

- IRS Transcripts (Self-Employed Borrower) if Applicable
- Appraisal(s) Report with all Exhibits if Applicable
- HOA Dues for all Properties if Applicable
- Gap Report within 10 Days of Note
- Submission Summary Reports (SSRs) for Both Fannie and Freddie
- Preliminary Title Report Showing a 24-month History of Ownership and Property Tax Statement
- Homeowners Insurance Policy with Premium Including Wind and Hail if Applicable
- Flood Insurance Policy with Premium if Applicable

Comments/Unique Loan Characteristics: