

**DOCUMENTATION/DISCLOSURES REQUIRED FOR ALL LOAN TYPES**

- Initial AND Final 1003 fully completed (HMDA GMI, NMLS, employment and income, etc.)
- Valid DU Findings
- Borrower's Certification/Authorization Form
- SSA-89 signed and dated (all borrower's)
- Product specific disclosures completed and signed
- California state specific disclosures completed and signed
- Note, a copy is acceptable, (original will required for loan purchase)
- Final Closing Disclosure (CD)
- ATR "Ability to Repay" worksheet or LOS print out
- QM "Qualified Mortgage" fee worksheet or LOS print out
- Signed Borrowers Authorization
- E-Consent (Borrowers authorization to proceed)
- Signed 4506-T Form
- Western Bancorp Net Tangible Benefit Form (signed by all parties), if applicable
- Life of Loan Flood Certification
- Hazard insurance
- Flood Insurance

**CONVENTIONAL PROGRAMS**

- Uniform Underwriting and Transmittal Summary - Fannie Mae Form 1008
- AUS Findings (*refer to specific program for acceptable AUS recommendations*)
- Paystub dated within 30 days of 1003 **AND** prior year W2 for all borrowers
- Credit report dated within 30 days of underwriting and associated with LMS and AUS
- Credit supplements, when applicable AND Credit Refresh—dated within 10 days of the note and dated no later than 30 days of closing date
- Verification of housing payment history (VOM or VOR), when applicable, per AUS
- Copy of payoff demand for all liens on subject property
- BK papers, credit explanations with supporting documents (*FannieReady—Manual UW Only*)
- 2-year tax return for self-employed borrowers, rental income to qualify or "other" income Types
- Self-employed income analysis, completed by Seller
- Assets per AUS findings and program requirements
- Purchase contract (*if applicable*)
- Preliminary Title Report
- Appraisal
- Specific power of attorney, if applicable
- Tax Return Transcripts

**JUMBO 1**

- DU Findings (*Approve/Ineligible*)
- Paystub dated within 30 days of 1003 **and** prior year 2 years W2 for all borrowers
- Credit report dated within 30 days of underwriting and associated with LMS and DU
- Verification of 24 month housing payment history
- Credit supplements, when applicable
- Credit Refresh - dated within 10 days of the note and dated no later than 30 days of closing date
- Copy of payoff demand for all liens on subject property
- 2-years tax returns for self-employed borrowers, rental income, K-1's, 1120's and "other" income types  
Completed self-employed income analysis, ([Fannie Mae Cash Flow Analysis Form 1084](#))
- 2 months current, consecutive bank statements (to support cash required to close and reserves  
as required by [WBC Jumbo Program Guidelines](#))
- Purchase contract (*if applicable*)
- Preliminary Title Report
- Appraisal
- Exterior Appraisal—Form 2055 (on departing residence and/or loan amounts over \$1,000,000 but less than \$1,500,000)
- 2<sup>nd</sup> Appraisal (loan amounts over \$1,500,000)
- Membership Application
- Valid identification-Driver's license/State ID card; U.S. Passport; U.S. Armed Forces ID
- Tax Return Transcripts