

Gateway Coordinating File Checklist

If the following items are not in the files your coordinator will be unable to move your file to Underwriting:

Conventional

1. Final typed application
2. Initial application
3. Transmittal Summary
4. Credit Report
5. Depending on the product type (stated/verified, stated/stated, no doc). Asset and/or employment information may be necessary.
6. DU Findings

FHA

1. Final typed application
2. Initial application
3. Mortgage Credit Analysis Worksheet
4. Purchase contract (if applicable)
5. Credit Report
6. Employment Verification
7. Asset Verification.
8. DU Findings
9. CAVIRS/ LDP/GSA
10. FHA Case Number

FHA Streamline Refi Final typed application

1. Final typed application
2. Initial application
3. Mortgage Credit Analysis Worksheet
4. Verification of mortgage with a 12 month pay history or a 12 mo mortgage only cr rpt (if applicable)
5. Appraisal (If applicable)

VA

1. Final typed application
2. Initial application
3. VA Loan Analysis
4. Credit Report
5. Employment Verification
6. Asset Verification.
7. DU
8. CAVIRS/ LDP/GSA

VA Interest Rate Reduction

1. Final typed application
2. Initial application
3. VA Loan Analysis
4. VA IRRL worksheet (26-8923)
5. Verification of mortgage with a 12 month pay history or a 12 mo mortgage only cr rpt
6. CAVIRS/ LDP/GSA