

MINIMUM DOCUMENTATION SUBMISSION CHECKLIST



All items below must be included in your loan file submission. Any missing documentation will delay your loan from being submitted into underwriting. Turnaround time begins once all required documentation is received.

- Gateway Loan Submission Form**
- HERA/MDIA Certification**
- Initial Loan Application** - all pages with all sections including III, IV, VIII and X completed
- Addendum to 1003** (HUD 92900A/VA Form 1802a) - signed by Loan Officer
- Transmittal Summary 1008**
- Loan Underwriting and Transmittal Summary** (HUD 92900LT FHA ONLY)
- VA Loan Analysis Worksheet** (VA 26-6393) – not applicable for VA IRRRL
- All applicable Application and State specific Disclosures**
- AUS Findings** (DU / GUS)
- Credit Report** – with OFAC and associated with the AUS findings
- Mortgage History, Rental History, and/or Living Rent Free Letter** on all loans
- Income Verification** - per AUS findings with minimum 1 paystub and W2 on all loans
- Signed IRS Form 4506-T**
- Asset Verification** - per AUS with minimum 1 month bank statement on all assets
- Sales Contract** and all addendums on purchase transactions
- LDP** – Conventional and FHA (provide FHA Connection printout on FHA)
- GSA** – Conventional and FHA (provide FHA Connection printout on FHA)
- Case Number Assignment** to Gateway Mortgage (if wholesale contact your Gateway A/E)
- CAIVRS SSN Validation** -Copy of printout (FHA/VA ONLY)

ALL DOCUMENTS SHOULD BE SUBMITTED FULL SIZE AND LEGIBLE

The above list is the minimum documentation required to get the loan submitted into underwriting. Additional documentation may be required for final loan approval. For business and professional use only. Not for consumer distribution. All loans subject to approval. Certain restrictions may apply.

