



Loan Submission Documentation Checklist

Provident Issued Loan Estimate

Submission Form – Completed and Signed by Loan Officer
Initial 1003 URLA with full application and/or additional borrower application, signed by Loan Officer and include Supplemental Consumer Information Form (SCIF)
Credit Report (Dated within 120 days and reissued in TPOC)
Borrower Credit Authorization dated on or before the Credit Report date. Or provide Processor Cert if Authorization is electronically delivered.
Initial Fee Worksheet or Settlement Statement
DU to be ran in TPOC with new credit or re-issue of credit
Purchase Contract (with Addendums if applicable.)

Documentation Required on All Files after borrower provides intent to proceed

1008 Transmittal Summary
Initial 1003 URLA fully executed
Demographic Information Addendum
Credit Report (dated within 120 days)
Current Paystubs (30 days)
2 years W2's
2 years Tax Returns Personal or Business with all schedules (if applicable)
2 Months Current Bank Statements
Purchase Contract (with Addendums if applicable)
Preliminary Title Report
Borrowers signed authorization dated in Compliance with Credit Report
Anti-Steering Declaration Form - must be signed by all Parties Prior to CD
Fully Executed 4506T – Wet Signed or E-signed through Provident Portal
Fully Executed Inco Form (SSA-89) – live signature or e-sign as part of Provident Disclosures
Borrower(s) Valid ID
California Loan Brokerage Agreement (MLOA) – Issued with Brokers 1003 URLA

Documentation not required at time of submission but recommended

Escrow Instructions with complete Vesting
Current Policy of Hazard Insurance (used to verify premium & impounds)
Current Demand