



Loan Submission Documentation Checklist

Provident Issued Loan Estimate

Submission Form – Completed and Signed by Loan Officer
Initial 1003 with full application and or additional borrower application. Signed by Loan Officer
Credit Report (dated within 60 days)
Borrower Credit Authorization dated on or before the credit report date
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 - fully executed
Credit Report (dated within 60 days)
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 (short form not accepted)
Borrower Credit Authorization dated on or before the credit report date
Anti-Steering Declaration Form - must be signed by all parties prior to CD
Fully Executed Inco Form (SSA-89) – live signature – part of Provident disclosures
Borrower(s) Valid ID
California Loan Brokerage Agreement (MLOA) – Issued with Brokers 1003

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