



## CONVENTIONAL or GOVERNMENT SUBMISSION CHECKLIST

In an effort to move your file through the process as expeditiously as possible, please provide the following documentation upon submission of the loan file.

Minimum Credit Requirements:	
✓	Signed Initial Disclosures package
✓	AUS findings assigned to First Colony Mortgage or AUS run internally in G Connect
✓	Copy of borrower's tri-merge credit report
✓	Income documentation
✓	Wage Earner: Current paystubs or WVOE and W-2's (per AUS findings)
✓	Self -Employed: Complete tax returns with personal and business (per AUS findings)
✓	Asset statements required per AUS (purchase transactions only)
✓	Purchase Contract – Signed and dated with all addendums, counter offers (purchase transactions only)
✓	FHA Transactions: FHA Case Number request submitted to <a href="mailto:fhacasenumbers@fcmtpo.com">fhacasenumbers@fcmtpo.com</a> . Form can be found in the G Connect Resource Center.
✓	VA Transactions: Current Certificate of Eligibility (COE)
✓	USDA Transactions: GUS findings uploaded with file

Refinance Requirements:	
FHA Streamlines & VA IRRRLs:	
✓	Mortgage Only credit report no more than 90 days from submission date
✓	Current mortgage statement OR copy of the current Note
FHA Streamline:	
✓	FHA Case Number (with refinance authorization)
VA IRRRLs (in addition to above items)	
✓	VA IRRRL case number

Refinance – Full Doc Requirements:	
✓	DU/LPA AUS Approve/Eligible findings
✓	Credit report no more than 90 days from submission date
✓	Credit report & authorization for Non-Borrowing Spouse (for community property states, if applicable)
✓	FHA/VA Case Number
Income-Wage Earner	
✓	Current paystubs, 2 years W-2's
Income-Self Employed (or Schedule C/E Income):	
✓	Tax Returns personal and business (for self-employed, Schedule C or Schedule E income filed)
✓	Asset Statements (per AUS)
VA:	
✓	Current Certificate of Eligibility (COE)
✓	Copy of Existing Note (for loans less than 12 months old)



## KEY INFORMATION

Agency	Lender/Sponsor ID
FHA	5222209998
VA	9750740000
USDA	870415314

### FCM TPO Loss Payee

First Colony Mortgage Corporation ISAOA/ATIMA  
508 W 800 N  
Orem, UT 84057

### Title Insurance Requirements

- Transaction Specific Closing Protection Letter
- Wiring Instructions on Agent's Letterhead
- Title Commitment within 60 days of funding
- 24 month chain of Title
- Copy of plat map/plat survey
- Alta 8.1 & Alta 9 required on all loans

FCM TPO FEES				
FEE NAME	CONV & JUMBO	GOVERNMENT (FHA/VA/USDA)	STREAMLINES	NON-QM
Tax Service	\$70	\$0	\$0	\$70
Flood Cert	\$7	\$7	\$7	\$7
Attorney Review Fee – TX	\$225	\$225	\$225	\$225
Admin Fee – Broker	\$1,095	\$1,095	\$595	\$1,495
Admin Fee – NDL1 Corr	\$995	\$995	\$595	N/A
Admin Fee – NDL2 Corr	\$895	\$895	\$595	N/A
Admin Fee – NDL3 Corr	\$795	\$795	\$595	N/A