

Non-Conforming Jumbo Loan – Underwriting Submission Checklist



Instructions

Please complete the following form and upload it to the InterFirst Mortgage Company (“IMC”) Portal.

BORROWER AND LOAN INFORMATION

Borrower Name(s): _____ IMC Loan #: _____
Borrower Email Address: _____ Est. Close Date: _____
Is this Loan (*select one*): ☐ Lender-Paid ☐ Borrower-Paid

BROKER INFORMATION

Submitting Broker Company: _____
Broker Contact: _____ Phone #: _____
Broker Email Address: _____ Fax #: _____

REQUIRED NON-CONFORMING JUMBO LOAN UNDERWRITING SUBMISSION DOCUMENTS

Credit Package Requirements

- ☐ Credit report and supporting documentation
- ☐ Signed LOX(s) for any delinquencies and inquiries on credit report
- ☐ Most recent YTD paystubs that reflect 30 consecutive days of earnings (salaried borrowers)
- ☐ Two years of W-2s or signed personal tax returns (for salaried borrowers)
- ☐ Two years of signed and dated personal and business tax returns, including K-1s if applicable (for self-employed borrowers)
- ☐ Current YTD P&L and Balance Sheet within 90 days of closing (if using business income)
- ☐ Lease agreements for all rental properties (if using rental income)
- ☐ Two months of bank statements
- ☐ CPA letter & evidence borrower is 100% business owner (if using business funds)
- ☐ Fully executed purchase contract (if applicable)
- ☐ Copy of the subordinate note (if applicable)
- ☐ Condo questionnaire (if applicable)
- ☐ Property insurance (if available)
- ☐ Prelim Title w/ 12 month chain (if available)

IMC Disclosure Requirements

- ☐ IMC's Broker Certification Form (REV010516BB)³
- ☐ IMC's Anti-Steering Disclosure (for Lender-Paid)

Standard State & Federal Required Disclosures

- ☐ Important Notice Regarding Housing Counseling AND list of ten agencies^{2, 3}
- ☐ Loan Estimate^{1, 2, 3}
- ☐ Notice to the Home Loan Applicant/Credit Score Notice
- ☐ Notice of Intent to Proceed (signed and dated)
- ☐ Service Provider List^{2, 3}
- ☐ Broker Privacy Notice
- ☐ Interest Rate Lock/Float Agreement⁴
- ☐ Broker Fee Agreement⁴
- ☐ Borrower Authorization³
- ☐ Initial Signed Loan Application
- ☐ Signed 4506-T for each borrower³
- ☐ All other State and Federal required disclosures.
- ☐ Net Tangible Benefit (refinance only)
- ☐ LPMI Disclosure (if applicable)³
- ☐ ARM Disclosure (if applicable)³
- ☐ Title Invoice/Settlement Statement from title company listed on SPL (purchase only)

Mortgagee Clause:

InterFirst Mortgage Company
ISAOA
333 Knightsbridge Pkwy., Ste. 210
Lincolnshire, IL 60069

¹LE must contain verbiage “You do not have to accept this loan because you have signed or received this form”.

²This disclosure is NOT required to be signed by the borrower(s). Must be within three business days of application.

³Not required if IMC disclosed the initial LE to borrower(s).

⁴Not required if IMC disclosed the initial LE to borrower(s) on same date as application.

For Mortgage Professionals Only