



Loan Submission Documentation Checklist

Provident Issued Loan Estimate

Submission Form – Completed and Signed by Loan Officer
Initial 1003 Signed by Loan Officer
Credit Report
Borrower Cert and Authorization dated in compliance with credit report
Initial Fee Worksheet
DU to be ran in TPOC with new credit or re-issue of credit

Documentation Required on All Files after borrower provides intent to proceed

1008
Initial fully executed 1003
Demographic Information Addendum
Credit Report (dated within 60 days)
Paystubs (30 days)
2 years W2's
2 years Tax returns with all schedules (if applicable)
2 Months Current Bank Statements
Purchase Contract with Addendums
Preliminary Title Report (short form not accepted)
Borrowers signed authorization dated in compliance with credit report
Anti-Steering Declaration Form - must be signed by borrower(s)
Fully Executed 4506T – live signature
Fully Executed Inco Form (SSA-89) – live signature
Borrower ID and Social Security Card
Mortgage Loan Disclosure MLDS
California Loan Brokerage Agreement

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