

THIS FORM MUST BE INCLUDED WITH LOAN SUBMISSIONS  
(ITEMS WITH A RED STAR (\*) ARE REQUIRED)

Company Name*		Office NMLS # (If Applicable)*	
Broker Contact*		Liberty Broker ID #*	
Loan Officer*		Loan Officer NMLS #*	
Loan Officer Email*			
Processor*		Processor NMLS # (KY ONLY)*	
Contact Telephone #*			
Contact E-mail(s)* (for file updates)			
Settlement Agent*		Settlement Agent Email*	

Borrower*	Property State*
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REQUIRED: Loan Information (Must check one and fill in rate)

Channel:	Wholesale	Correspondent	
Transaction Type:	Refinance	Reverse Refinance	Purchase
FIXED Rate (fill in):	(Margin and/or rate must be available)		
ANNUAL ARM Margin (fill in):	(Margin and/or rate must be available)		
MONTHLY ARM Margin (fill in):	(Margin and/or rate must be available)		
	Rate Cap:	5%	10%

NOTE: Include re-disclosures if the product and/or margin was changed after original 1009 package/GFE were executed.

Documentation Required (Items listed below will ensure a smoother process during the Underwriting of your loan.)

- Evidence of Date of Birth – Must be legible
- Counseling Certificate – Must be signed and dated by the counselor and borrower(s) prior to FHA case assignment date and any fees being incurred on behalf of the borrower. CRITICAL: Borrower signature date(s) are used to determine process compliance.
- FHA Case Assignment – (If Pulled By Partner In FHA Connection) Final borrower validated copy showing Liberty as sponsor.
- 1009 Application – (MUST COMPLETE) Monthly income, marital status, HMDA, 1009, and 1009 Addendum must be signed and dated by borrower/Loan Officer.
- Income Documents – For all income to be considered for Financial Assessment (For each borrower as noted on 1009 Addendum; include for Non-Borrowing Spouse if their income will be needed to qualify)
- Tax payment history – Covering the last 24 months prior to the initial application date
- Hazard/Flood insurance – Proposed coverage (From the appraisal: appraised value less site value) and effective dates showing current coverage (must be in place a minimum of 12 months prior to the date of the initial application or borrower may have to purchase full year policy)
- Initial Disclosure documents - Must be signed and dated by all borrowers (See Loan Disclosure Requirements)
- Master Condo Policy Verification – (FHA Approved Condos ONLY)
- HOA Dues/Other Assessments (Ground Rents if a leasehold) – If applicable
- Purchase Agreement and all applicable addendums – Completed and fully executed by all parties
- Verification of Purchase Money Funds (See Program Guide for acceptable sources)
- HECM to HECM Requirements:
- Most Recent Reverse Mortgage Statement

• Anti-Churning Disclosure – Must be signed and dated by borrower/LO) original wet ink signature copy will be requested & may be forwarded by settlement agent with fully executed closed-loan package prior to funding.
- NOTE: Be sure to verify benefit calculations on Anti-Churning Disclosure as the FIRST anti-churning disclosure received by UW is required to be used to determine acceptability of counseling waiver (re benefit criteria are met and if allowed by state.
- Borrower(s) SS Verification – Must be legible
- Non-Borrowing Spouse DOB and SSN Verification (NBS Only)
- Comparison Sheet – Must be signed and dated by all borrowers

- 92900A Addendum to the Application – Must be signed and dated by borrower/LO (Borrower signs twice on page 2)
- Condo Approval – Required on all Condos (proof of condo approval from FHA website for ALL condos)
- Originator Certification of Appraisal Delivery to Borrower(s) – Signed by partner and dated no earlier than receipt date of appraisal  
[https://LibertyReverse.com/partners/wp-content/uploads/sites/8/dlm\\_uploads/2017/07/LIB-WH-Originator-Cert-of-Appraisal.pdf](https://LibertyReverse.com/partners/wp-content/uploads/sites/8/dlm_uploads/2017/07/LIB-WH-Originator-Cert-of-Appraisal.pdf)
- Closing Protection Letter from Title Company (Errors and Omissions document acceptable for NY loans) – To include  
FHA case number
- Errors & Omissions Insurance Policy
- Appraisal Invoice
- Payoffs – May need to be redone at point of Final Approval due to expiration, etc.
- PDF copy of Appraisal (Not Scanned)
- Additional documentation based on loan situation - See Liberty Underwriting Submission Documents

NOTES/COMMENTS:

Thank you for your partnership with Liberty!