

Loan Application & Approval Checklist

Pre-Application & Initial Assessment

Tasks completed before the formal application is submitted, including initial contact and eligibility checks.

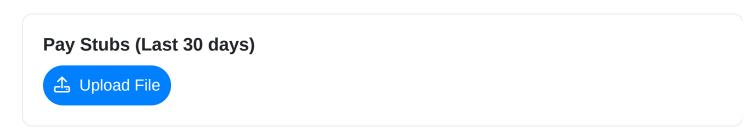
Loan Type Interest
Purchase
Refinance
Construction
☐ Home Equity Loan
☐ Home Equity Line of Credit
Estimated Credit Score Range
Enter a number
Property Occupancy
Primary Residence
Second Home
☐ Investment Property
Briefly describe your financial goals
Write something

Desired Closing Date	
Enter date	
First Time Home Buyer?	
Yes	
∐ No	
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application Submission	& verification
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athering and submitting the loan applicatio	n and verifying provided information.
Borrower Full Name	n and verifying provided information.
Borrower Full Name	n and verifying provided information.
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Borrower Full Name	n and verifying provided information.
Borrower Full Name	n and verifying provided information.
Borrower Full Name Write something	n and verifying provided information.
Borrower Full Name Write something Social Security Number (SSN)	n and verifying provided information.
Borrower Full Name Write something Social Security Number (SSN)	n and verifying provided information.
Borrower Full Name Write something Social Security Number (SSN)	n and verifying provided information.
Borrower Full Name Write something Social Security Number (SSN) Enter a number	n and verifying provided information.
Borrower Full Name Write something Social Security Number (SSN) Enter a number Property Address	n and verifying provided information.

Loan Type (e.g., Conventional, FHA, VA) Conventional FHA VA USDA Jumbo	
Date of Birth Enter date	
Copy of Government-Issued Photo ID (e.g., Driver's License, Passport) L Upload File	
Marital Status	
Write something	
Estimated Annual Income Enter a number	

Credit & Income Documentation

Collection and verification of financial documents to assess creditworthiness and ability to repay.



W-2 Forms (Last 2 years)
♣ Upload File
Gross Monthly Income
Enter a number
Net Monthly Income
Enter a number
Description of Self-Employment Income (if applicable)
Write something
Tax Returns (Last 2 years - Federal & State)
♣ Upload File
Employed
☐ Employed☐ Self-Employed
Retired
☐ Unemployed

Date of Last Pay Stub Enter date... **Asset Verification** Documenting and confirming the applicant's assets. **Bank Statements (Last 3 Months)** Upload File **Value of Investment Accounts** Enter a number... **Brokerage Account Statements** Upload File **Value of Retirement Accounts (401k, IRA)** Enter a number... **Description of Other Assets (e.g., Vehicles, Collectibles)** Write something...

Enter a number		
Gift Letter (if applicable)		
♣ Upload File		
Type of Asset Ownership (Sole, Joint, Trust)		
Sole		
Joint		
Trust		
	/.	
	/.	
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Property Appraisal Report L Upload File	<i>/</i> .	
Property Appraisal Report L Upload File	/.	
Property Appraisal Report Upload File Appraised Value	/.	
Property Appraisal Report Upload File Appraised Value	/.	

Property Condition (Overall) Excellent
Good
☐ Fair
Poor
Property Condition Notes (Detailed)
Write something
Zoning Classification
Survey/Plat Map (if available)
♣ Upload File
Appraisal Date
Enter date
Environmental Concerns/Disclosures (if applicable)
Write something

Underwriting & Loan Processing

Detailed review and analysis of the loan application by the underwriter.

Underwriter's Narrative Analysis
Write something
Loan-to-Value (LTV) Ratio
Enter a number
Debt-to-Income (DTI) Ratio
Enter a number
Property Type Suitability Single Family Residence Condominium Townhouse Multi-Family Other
Automated Underwriting System (AUS) Result Approved Referral Manual Review Required
Supporting Documentation (e.g., appraisal review, income verification) 4 Upload File

Enter date		
Jnderwriter's Comr	nents & Justifications	
Write something		
an Annrov	al & Commitment	
	al & Commitment loan and issuance of a commitment letter.	
.oan Committee Re	view Required?	
No		
oan Committee Ap	pproval Score (if applicable)	
Enter a number		
oan Committee No	otes/Concerns (if applicable)	
Write something		
Date of Loan Comm	nittee Approval	

Preliminary Exception Review Completed? Yes No
Exception Notes (if applicable) Write something
Date of Commitment Letter Issued Enter date
Commitment Letter - Uploaded Document Lucia Upload File
Conditions Met? All Some None
Condition Notes (if applicable) Write something

Closing & Funding

Final steps before and during the loan closing process.

Scheduled Closing Date	
Enter date	
Closing Disclosure Received by Borrower?	
Write something	
Closing Disclosure Review Status	
Reviewed & Approved	
Reviewed & Questions	
☐ Not Yet Reviewed	
Closing Disclosure Document	
♣ Upload File	
Total Closing Costs	
Enter a number	
Notes/Comments Regarding Closing	
Write something	
Borrower Signature	

Lender Representative Signature	$\overline{}$
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Funds Source Verification Verified Pending	
Post-Closing & Servicing Tasks performed after the loan is funded and during the servicing period.	
First Payment Due Date	
Enter date	
Servicer Assigned	
Servicer A	
Servicer B	
Servicer C	
Loan Balance (Post-Closing)	
Enter a number	
Notes from Closing (e.g., escrow instructions)	
Write something	

Escrow Account Established? Yes No	
Date of First Escrow Payment Enter date	
Any post-closing communication with borrower (record details) Write something	