



Send Submission to:	FHA/VA Sponsor Information:	PREFERRED METHOD OF SUBMISSION:
1 S 660 Midwest Road, Suite 100 Oakbrook Terrace, IL 60181 Phone: 630-916-9299 Fax: 630-916-9611 Toll Free: 800-999-2649 ATTN: Correspondent Underwriting	FHA Sponsor ID# 7285600001 VA Sponsor ID# 2352600000 1S. 660 Midwest Road, Suite 100 Oakbrook Terrace, IL 60181	Upload 1003 on website at: www.wintrustmortgage.net Email Credit Package to: correspondent@wintrustmortgage.com

Lender Name: _____ ID: _____ Main Contact: _____ Date: _____
 Phone: _____ Fax: _____ Email: _____
 Borrower: _____ Loan # _____ AE: _____

Government Streamline Loan Submission List

VA IRRRL – STREAMLINE REQUIREMENTS	FHA – STREAMLINE REQUIREMENTS
<p>___ Wintrust Registration./Lock Confirmation</p> <p>___ Homeowner Insurance</p> <p>___ Preliminary Title Commitment w/6month Chain of Title/Invoice</p> <p>___ R.E. Tax Certification, if applicable</p> <p>___ Copy of Credit Report Billing</p> <p>___ Statement to Underwriter w/file details/explanation</p> <p>___ VA Loan Summary Sheet (VA Form 26-0286)</p> <p>___ VA Transmittal List (VA Form 26-0285)</p> <p>___ Final unsigned URLA & Addendum</p> <p>___ Interest Rate Reduction Refinancing Loan Worksheet (VA Form 26-8923)</p> <p>___ Certificate of Eligibility (VA Form 26-8320)</p> <p>___ Statement signed by borrower acknowledging the effect of the refinancing loan on the loan payments and interest rate (must show the interest rate and monthly payment for the new loan versus the old loan and the total cost of the new loan, including the funding fee and the number of months it will take the Veteran to re-coup)</p> <p>Credit</p> <p>___ Mortgage Only Credit Report w/Tri Merged Scores</p> <p>___ Hawk Alert or SafeScan - OFAC</p> <p>___ Credit Explanations & References</p> <p>___ Note and/or HUD-1 from Original Purchase or Last Refinance</p> <p>___ Related Indebtedness Questionnaire or Verification of VA Benefit-Related Indebtedness (VA Form 26-8937), if applicable</p> <p>Assets – N/A</p> <p>Income – N/A</p> <p>Property</p> <p>___ Case # Assignment and CAIVRS</p> <p>___ Payoff statement(s) showing current</p> <p>___ Lender certification loan was current at time of application</p> <p>Application Docs</p> <p>___ Initial 1003, signed and dated</p> <p>___ Initial URLA and Addendum</p> <p>___ Initial Good Faith **</p> <p>___ Initial Truth-in-Lending</p> <p>___ Loan Broker Agreement and Disclosure Statement</p> <p>___ Borrowers Certification and Authorization</p> <p>___ Affiliated Business Disclosure</p> <p>___ Servicing Disclosure Statement (covering recent years)</p> <p>___ ECOA</p> <p>___ Hazard / Flood Disclosure</p> <p>___ Credit Score Information Disclosure</p> <p>___ Federal Collection Policy Notice (VA Form 26-0503)</p> <p>___ Patriot Act Notice</p> <p>___ Rapid Reporting Authorization</p> <p>___ Verification of Social Security Number</p> <p>___ State Specific Disclosures</p>	<p>___ Wintrust Registration/Lock Confirmation</p> <p>___ Homeowner Insurance</p> <p>___ Preliminary Title Commitment w/6month Chain of Title/Invoice</p> <p>___ R.E. Tax Certification, if applicable</p> <p>___ Copy of Appraisal Invoice, if applicable</p> <p>___ Copy of Credit Report Billing</p> <p>___ Statement to Underwriter w/file details/explanation</p> <p>___ Loan Transmittal Summary (HUD 92900-LT)</p> <p>___ Final unsigned 1003 & HUD Addendum 92900a</p> <p>___ Maximum Mtg. Worksheets (HUD 92900-WS)</p> <p>Credit</p> <p>___ Mortgage Only Credit Report w/Tri Merged Scores</p> <p>___ Hawk Alert or SafeScan - OFAC</p> <p>___ Credit Explanations & References</p> <p>___ Note and/or HUD-1 from Original Purchase or Last Refinance</p> <p>Assets – N/A</p> <p>Income – N/A</p> <p>Property –*appraisal doc’s if applicable</p> <p>___ Case # Assignment, LDP, GSA, CAIVRS</p> <p>___ Payoff statement(s) showing current</p> <p>___ *Conditional Commitment HUD 92800.5 B</p> <p>___ *Appraisal completed by case assigned appraiser w/license</p> <p>___ *Copy of Appraiser E & O Policy</p> <p>Application Docs</p> <p>___ Initial 1003, signed and dated</p> <p>___ Initial 92900a, signed and dated – pages 1 & 2 only</p> <p>___ Initial Good Faith **</p> <p>___ Initial Truth-in-Lending</p> <p>___ Loan Broker Agreement and Disclosure Statement</p> <p>___ Borrowers Certification and Authorization</p> <p>___ FHA Arm Disclosure (if appl.)</p> <p>___ Affiliated Business Disclosure</p> <p>___ Servicing Disclosure Statement (covering recent years)</p> <p>___ ECOA</p> <p>___ Hazard / Flood Disclosure</p> <p>___ Credit Score Information Disclosure</p> <p>___ Right to Receive Appraisal Disclosure</p> <p>___ Patriot Act Notice</p> <p>___ Rapid Reporting Authorization</p> <p>___ FHA Disclosures</p> <p>___ Importance of Home Inspection, no signature required</p> <p>___ Important Notice to Homebuyers – 92900b</p> <p>___ Notice to Homeowner (re: Assumption)</p> <p>___ Informed Consumer Choice Disclosure</p> <p>___ State Specific Disclosures</p> <p>**Good Faith Estimate Requirements:</p> <ul style="list-style-type: none"> • Must be dated within 3 days of initial 1003 • Yield Spread (YSP) range 0-4% • Annual Hazard Insurance Premium Amount on Line 903

