



<b>Send Submission to:</b>	<b>USDA Lender Information:</b>	<b>PREFERRED METHOD OF SUBMISSION:</b>
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	Tax ID# 84-1106939 1 S. 660 Midwest Road, Suite 100 Oakbrook Terrace, IL 60181	Upload 1003 on website to: <a href="http://www.wintrustmortgage.net">www.wintrustmortgage.net</a> Email Credit Package to: correspondent@wintrustmortgage.com

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

**USDA Loan Submission List**

LEFT SIDE	RIGHT SIDE
_____ Wintrust Registration./Lock Confirmation _____ Homeowner Insurance _____ Preliminary Title Commitment w/6month Chain of Title _____ Title Invoice _____ R.E. Tax Certification _____ Copy of Appraisal Invoice _____ Copy of Credit Report Billing _____ Flood Certification _____ Miscellaneous  <b>Good Faith Estimate Requirements:</b> <ul style="list-style-type: none"> <li>• Must be dated within 3 days of initial 1003</li> <li>• Yield Spread Premium (YSP) range 0-4%</li> <li>• Annual Hazard Insurance Premium Amount on Line 903</li> </ul>	_____ Statement to Underwriter w/file details/explanation _____ 1008 Underwriting Transmittal _____ Fully executed USDA Form 1980-86 _____ Reservation of Funds Request/ or Confirmation of Funds _____ Fully executed USDA Form 1980-21 _____ Request for SH Guarantee w/CAIVRS _____ Final unsigned 1003 / <b>must include # of dependents &amp; age(s)</b>  <b>Credit</b> _____ 3 Merge Credit Report ( <b>FICO below 620 require USDA credit waiver</b> ) _____ Hawk Alert or SafeScan w/ OFAC _____ Credit Explanations & References _____ Non-Traditional Credit References _____ <b>Property Eligibility and Income Eligibility on USDA website</b> _____ Bankruptcy Discharge, Petition & Schedule of Creditors _____ Verification of Rent/Mortgage _____ Recorded Divorce Decree or Separation Agreement (if appl.) _____ Verification of Child Care Expenses (if appl.)  <b>Assets</b> _____ VOD's or Bank Statement(s) – most recent on top _____ Gift Letter, Proof of Donor's Ability & Proof of Receipt _____ Earnest Money canceled check or proof cleared _____ HUD 1 for Sale of Home or other property _____ Contract for sale of home or other property  <b>Income</b> _____ <b>Provide Verification of TOTAL household Income</b> _____ VOE or Verbal VOE – Borrower (2 year history) _____ Pay stub(s) – recent 30 day consecutive – Borrower _____ W-2(s) – Borrower (2 year history) _____ VOE or Verbal VOE Co-Borrower (2 year history) _____ Pay stub(s) – recent 30 day consecutive – Co-Borrower _____ W-2(s) – Co-Borrower (2 year history) _____ Tax Return(s) (1040S) with signature(s) _____ Year-to-Date P&L with signature(s) _____ Business Returns with signature(s) _____ Independent Verification of Business _____ Other Income (i.e., Child Support, Lease Income, etc.) _____ Social Security Card(s) if obtained to verify SSN  <b>Property</b> _____ Fully executed Purchase Contract w/all amendments _____ CAIVRS _____ Payoff statement (s) for refinance transactions _____ Applicable Condo Warranty Info./HOA Questionnaire _____ Builders Certification & Construction Documents (if appl.) _____ Appraisal w/license _____ <b>Copy of Appraiser E &amp; O Policy</b>  <b>Application Docs</b> _____ Initial 1003, signed and dated _____ <b>Initial Good Faith *</b> _____ Initial Truth-in-Lending _____ Loan Broker Agreement and Disclosure Statement _____ <b>4506T &amp; Rapid Reporting Authorization</b> _____ Borrowers Certification and Authorization _____ Affiliated Business Disclosure _____ Servicing Disclosure Statement (covering recent years) _____ ECOA _____ Hazard / Flood Disclosure _____ Credit Score Information Disclosure _____ Right to Receive Appraisal Disclosure _____ Patriot Act Notice – Form E-97 _____ State, Federal and Program Specific Disclosures

