



Send Submission to:

10901 Lowell Avenue, Ste 230
 Overland Park, KS 66210
 Phone: 913-451-1649 Fax: 800-557-1684
 Toll Free: 888-613-3406 OR E-MAIL TO:
 Submissions2001@wintrustmortgage.com

FHA Sponsor Information:

Sponsor ID# 7285600001
 1 S. 660 Midwest Road, Suite 100
 Oakbrook Terrace, IL 60181

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

FHA Loan Submission List

LEFT SIDE	RIGHT SIDE
<input type="checkbox"/> Wintrust Regist./Lock Confirmation (Broker) <input type="checkbox"/> Homeowner Insurance (Broker) <input type="checkbox"/> Preliminary Title Commitment w/6month Chain of Title (Broker) <input type="checkbox"/> Title Invoice (Broker) <input type="checkbox"/> R.E. Tax Cert. (Broker) <input type="checkbox"/> Copy of Appraisal Invoice (Broker) <input type="checkbox"/> Copy of Credit Report Billing (Broker) <input type="checkbox"/> Broker Liaison Checklist (Wintrust) <input type="checkbox"/> Flood Certification (Wintrust) <input type="checkbox"/> Miscellaneous	<input type="checkbox"/> Statement to Underwriter w/file details/explanation <input type="checkbox"/> Loan Transmittal Summary (HUD 92900-LT) <input type="checkbox"/> Final unsigned 1003 & HUD Addendum 92900a <input type="checkbox"/> DU _____ LP _____ Underwriting Findings Credit <input type="checkbox"/> 3 Merge Credit Report <input type="checkbox"/> Hawk Alert or SafeScan - OFAC <input type="checkbox"/> Credit Explanations & References <input type="checkbox"/> Non-Traditional Credit References <input type="checkbox"/> Bankruptcy Discharge, Petition & Schedule of Creditors <input type="checkbox"/> Verification of Rent/Mortgage <input type="checkbox"/> Recorded Divorce Decree or Separation Agrmnt (if appl.) Assets <input type="checkbox"/> VOD's or Bank Statement(s) – most recent on top <input type="checkbox"/> Gift Letter, Proof of Donor's Ability & Proof of Receipt <input type="checkbox"/> Earnest Money canceled check or proof cleared <input type="checkbox"/> HUD 1 for Sale of Home or other property <input type="checkbox"/> Contract for sale of home or other property Income <input type="checkbox"/> VOE or Verbal VOE – Borrower (2 year history) <input type="checkbox"/> Pay stub(s) – recent 30 day consecutive – Borrower <input type="checkbox"/> W-2(s) – Borrower (2 year history) <input type="checkbox"/> VOE or Verbal VOE Co-Borrower (2 year history) <input type="checkbox"/> Pay stub(s) – recent 30 day consecutive – Co-Borrower <input type="checkbox"/> W-2(s) – Co-Borrower (2 year history) <input type="checkbox"/> Tax Return(s) (1040S) with signature(s) <input type="checkbox"/> Year-to-Date P&L with signature(s) <input type="checkbox"/> Business Returns with signature(s) <input type="checkbox"/> Independent Verification of Business <input type="checkbox"/> Other Income (i.e., Child Support, Lease Income, etc.) <input type="checkbox"/> Social Security Card(s) if obtained to verify SSN Property <input type="checkbox"/> Fully executed Purchase Contract w/all amendments <input type="checkbox"/> Fully executed Amendatory Clause/Real Estate Cert <input type="checkbox"/> Case # Assignment, LDP, GSA, CAIVRS <input type="checkbox"/> Payoff statement (s) for refinance transactions <input type="checkbox"/> Applicable Condo Warrant Info./HOA Questionnaire <input type="checkbox"/> Builders Certification & Construction Documents (if appl.) <input type="checkbox"/> Conditional Commitment HUD 92800.5 B <input type="checkbox"/> Appraisal completed by case assigned appraiser w/license <input type="checkbox"/> Copy of Appraiser E & O Policy <input type="checkbox"/> Manufactured Home Documents Application Docs <input type="checkbox"/> Initial 1003, signed and dated <input type="checkbox"/> Initial 92900a, signed and dated – pages 1 & 2 only <input type="checkbox"/> Initial Good Faith * <input type="checkbox"/> Initial Truth-in-Lending <input type="checkbox"/> Loan Broker Agreement and Disclosure Statement <input type="checkbox"/> 4506 T (4/06) & 8821 (1/00)- signed but not dated <input type="checkbox"/> Borrowers Certification and Authorization <input type="checkbox"/> FHA Arm Disclosure (if appl.) <input type="checkbox"/> Affiliated Business Disclosure <input type="checkbox"/> Servicing Disclosure Statement (covering recent years) <input type="checkbox"/> ECOA <input type="checkbox"/> Hazard / Flood Disclosure <input type="checkbox"/> Social Security Authorization <input type="checkbox"/> Credit Score Information Disclosure <input type="checkbox"/> Right to Receive Appraisal Disclosure <input type="checkbox"/> Patriot Act Notice – Form E-97 <input type="checkbox"/> Rapid Reporting Authorization <input type="checkbox"/> FHA Disclosures ** <input type="checkbox"/> State Specific Disclosures

* GFE (dated within 3 days of initial 1003/
 YSP 0-4%/Line 903 must include annual insurance
 premium)
 ** FHA Disclosures
 Importance of Home Inspection, no signature
 required
 Important Notice to Homebuyers – 92900b
 Notice to Homeowner (re: Assumption)
 Informed Consumer Choice Disclosure
 Maximum Mtg. Worksheets (HUD 92900-WS)