



Send Submission to: 300 N. Martingale Road, Ste. 550 Schaumburg, IL 60173 Phone: 847-874-3800 Fax: 800-557-1680 Toll Free: 800-937-3779 OR E-MAIL TO: Submissions2000@wintrustmortgage.com	USDA Lender Information: Tax ID# 84-1106939 1 S. 660 Midwest Road, Suite 100 Oakbrook Terrace, IL 60181	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
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Broker Name: _____ **ID:** _____ **Main Contact:** _____ **Date:** _____
Phone: _____ **Fax:** _____ **Email:** _____
Borrower: _____ **Loan #** _____ **AE:** _____

USDA Loan Submission List

LEFT SIDE	RIGHT SIDE
<input type="checkbox"/> Wintrust Registration./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 Certification (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"/> 1008 Underwriting Transmittal <input type="checkbox"/> Fully executed USDA Form 1980-86 <input type="checkbox"/> Reservation of Funds Request/ or Confirmation of Funds <input type="checkbox"/> Fully executed USDA Form 1980-21 <input type="checkbox"/> Request for SH Guarantee w/CAIVRS <input type="checkbox"/> Final unsigned 1003 / must include # of dependents & age(s) Credit <input type="checkbox"/> 3 Merge Credit Report (FICO below 620 require USDA credit waiver) <input type="checkbox"/> Hawk Alert or SafeScan w/ OFAC <input type="checkbox"/> Credit Explanations & References <input type="checkbox"/> Non-Traditional Credit References <input type="checkbox"/> Property Eligibility and Income Eligibility on USDA website <input type="checkbox"/> Bankruptcy Discharge, Petition & Schedule of Creditors <input type="checkbox"/> Verification of Rent/Mortgage <input type="checkbox"/> Recorded Divorce Decree or Separation Agreement (if appl.) <input type="checkbox"/> Verification of Child Care Expenses (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"/> Provide Verification of TOTAL household 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"/> CAIVRS <input type="checkbox"/> Payoff statement (s) for refinance transactions <input type="checkbox"/> Applicable Condo Warranty Info./HOA Questionnaire <input type="checkbox"/> Builders Certification & Construction Documents (if appl.) <input type="checkbox"/> Appraisal w/license <input type="checkbox"/> Copy of Appraiser E & O Policy Application Docs <input type="checkbox"/> Initial 1003, signed and dated <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"/> 4506T & Rapid Reporting Authorization <input type="checkbox"/> Borrowers Certification and Authorization <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"/> Credit Score Information Disclosure <input type="checkbox"/> Right to Receive Appraisal Disclosure <input type="checkbox"/> Patriot Act Notice – Form E-97 <input type="checkbox"/> State, Federal and Program Specific Disclosures

- Good Faith Estimate Requirements:**
- Must be dated within 3 days of initial 1003
 - Yield Spread Premium (YSP) range 0-4%
 - Annual Hazard Insurance Premium Amount on Line 903