



**Wintrust** has established the following basic processing requirements. If a loan is submitted without the **MINIMUM Documentation**, your submission will not be accepted into underwriting until the items below have been received.

**\* This should be used as a guide in conjunction with our published Underwriting Submission Checklists available on our website. [www.wintrustmortgage.net](http://www.wintrustmortgage.net)**

Government Manual Underwrite:

1. Fully completed Loan Transmittal Summary (HUD 92900-LT) or Loan Analysis. Final unsigned 1003 & 92900A fully completed with all Government Monitoring Information and Liabilities reconciled to credit report.
2. Tri-merge credit report for all borrowers listed on 1003. All 3 repositories must be present. Credit Report must reflect accurate information. If not, a full RMCR is required to update trade lines.
3. Letters of explanation to address: all derogatory items in the last 12 months, unpaid collections or paid collections filed in the last 12 months, any public record information and all inquiries in the last 90 days. All Letters must be signed by the borrower(s).
4. If Bankruptcy is discharged in the last 5 years, a copy of the bankruptcy petitions, schedules and discharge documentation is required.
5. All appropriate income docs: Verbal VOE(s) covering all employment history in last 2 years or written VOE(s).  
-If verbal is utilized, 30-days consecutive, recent paystubs are required along with the past 2 years W2's.  
-If fixed income: Letters from paying organization and 2 months receipts of income are required.  
-If using Child Support or Alimony income provide Divorce Decree or Court order and proof of 12 months receipt.
6. Two months recent bank statements or current verification of deposit and 1 month bank statement verifying assets listed on 1003.
7. **Appraisal is required** if subject property is in a declining market area as defined by DO/LP, Appraiser or Wintrust Mortgage **Declining Market Matrix** accessed on the [www.wintrustmortgage.net](http://www.wintrustmortgage.net) website by selecting Product Guidelines and clicking on the Declining Market Matrix. (This requirement applies to all Conventional and FHA loans)

Conventional Automated Underwrite:

1. The loan must be processed in accordance to all documentation requirements in DO/LP Findings.
2. Fully completed 1008. Final unsigned 1003 fully completed with all Government Monitoring Information and Liabilities reconciled to credit report.
3. If utilizing DO recommendations, findings should be in Preliminary Finding status at the time of submission.

If the above requirements are followed you should experience faster turn times with reduced conditions and suspended loan files.