

Jumbo Elite Submissions Quick Reference Guide

This checklist is provided as a quick reference guide of required documents when submitting Jumbo transactions to Homebridge; it is **not** required for submission

Documentation Requirements

Required at Submission

- ☐ 1008
- ☐ 1003 w/ NMLS ID signed by broker: **Must include the Demographic Information Addendum**
- ☐ Credit Report (must be ≤ 90 days old from the Note date)
- ☐ Signed Borrower Certification and Authorization **or** Borrower Credit Authorization **required for all loans**
- ☐ Paystubs (30 days earnings and YTD)
- ☐ W-2s for previous 2-years, all borrowers
- ☐ Tax returns and all Schedules for previous 2-years. If business income used to qualify, completed/signed 4506-C with HB IVES information on Line 5a for each business required
- ☐ Purchase Contract w/ Addendums (if applicable)
- ☐ 2-months most recent consecutive bank statements – all pages (required on **all loans**, purchase **and** refinance, to satisfy funds to close and reserve requirements)
- ☐ 3.4 file required if submitted outside of Homebridge broker portal
- ☐ Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a:
 - ☐ **HB Disclosed Transactions: Not required**
 - ☐ **Broker Disclosed Transactions** (choose one option below):
 - ☐ Provide completed/signed at time of loan submission, **OR**
 - ☐ During the loan process provide Homebridge signed copy from HB's initial lender disclosures (**preferred method**)
- ☐ Service Provider List
- ☐ Loan Estimate (signed **if** the LE includes a signature line; if no signature line, signed not required)
- ☐ Notice of Intent to Proceed
- ☐ **Broker Disclosed Fixed Rate Transactions:** Your Home Loan Toolkit Delivery Certification signed by borrower certifying documents (as applicable) were provided **within 3 days of loan application** (available on Homebridge website; **must use** Access version under Access Specific on the Forms page)
- ☐ **Broker Disclosed ARM Transactions:** Your Home Loan Toolkit Delivery Certification **and** CHARM certification signed by borrower certifying documents (as applicable) were provided **within 3 days of loan application** (available on Homebridge website; **must use** Access version under Access Specific on the Forms page)
- ☐ **Homebridge Disclosed Transactions:** Your Home Loan Toolkit Delivery Cert. and/or CHARM Cert **NOT required**
- ☐ Homeownership Counseling Disclosure, (broker version), dated with 3 days of loan application

Recommended Not Required (to avoid closing delays):

- ☐ State Specific Disclosures
- ☐ HOEPA Disclosure (if using broker version in lieu of Homebridge version). Must be signed by the borrower, include specific counseling agencies located in the immediate area of the borrower's current zip code, and the content must include, at minimum, the wording contained in the Homebridge form
- ☐ **Broker Disclosed Transaction ONLY:**
 - ☐ Anti-Steering Loan Options Disclosure, signed and dated by the borrower **and** Broker within 3 days of Broker's application date (Homebridge version or Broker version from Broker LOS with same/similar wording)