

Access Submissions Quick Reference Guide

This QRG lists documents required when submitting Access transactions to Homebridge; it is **not** required for submission

Documentation Requirements Vary by Option

Required - ALL Transactions

- 1008
- 1003 w/ NMLS ID signed by broker; **must include the Demographic Information Addendum**
- Credit report (**must be < 60 days old**)
- Signed Borrower Certification and Authorization **or** Borrower Credit Authorization
- 3.4 file required if submitted outside of P.A.T.H.
- Purchase Contract w/ Addendums (if applicable)
- Completed and signed Homebridge Broker Compensation Election Form (non-approved brokers **only**)
- Service Provider List
- Affiliated Service Provider Fee Certification (if applicable)
- Notice of Intent to Proceed
- Loan Estimate (signed **if** the LE includes a signature line; if no signature line, signed not required)
- 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) signed and dated by the borrower **within 3 days of loan application**
- E-Sign Disclosure and Consent signed and dated by the borrower (if applicable)
- 7/6, 10/6 ARM or 7/6, 10/6 ARM Interest-only disclosure signed and dated by the borrower(s) **within 3 days of loan application** (30 or 40 year loan term eligible with IO feature; ensure ARM disclosure w/applicable loan term is provided)

Recommended not Required (to avoid closing delays):

- State Specific Disclosures
- Title vesting in LLC: Provide all LLC documentation; see guides
- 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)
- Foreign National borrower(s):** Current, valid passport and visa w/photo and signature (visa as applicable; see guides)

Additional Requirements Based on Doc Option

In addition to the documentation listed under "Required – ALL Transactions" topic (above) the following is required **based on specific doc type**.

Items in RED are required at submission; others may follow

FULL DOC – Wage Earner/Salaried

- Paystubs w/ 30 days earnings & YTD, and**
- W-2s w/ most recent 1or 2 years (Method 1 only), or**
- Written VOE (Method 2 only), and**
- Bank Statements most recent 2 months (all pages). **If purchase required at submission;** refis ok to follow
- Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 2 years
 - HB Disclosed Transactions: Not required**
 - Broker Disclosed Transactions** (choose one option)
 - 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**)

FULL DOC –Salaried w/Commission/Bonus/OT

- Paystubs (30 days earnings and YTD), and**
- W-2s (most recent 1 or 2 years), and**
- Bank Statements most recent 2 months (all pages).** **If purchase required at submission;** refis ok to follow
- Written VOE**
- Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 2 years
 - HB Disclosed Transactions: Not required**
 - Broker Disclosed Transactions** (choose 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**)

FULL DOC – Self-Employed

Method One

- Tax Returns w/all schedules (1 year most recent personal & business), and**
- Bank Statements most recent 2 months (all pages). **If purchase required at submission;** refis ok to follow
- Unaudited YTD P&L and balance sheet covering the time frame from the end of the time tax returns covered (minimum 6 months)
- Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 2 years
 - 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**)

Method Two

- Tax Returns w/all schedules (2 years most recent personal & business), and**
- Bank Statements most recent 2 months (all pages). **If purchase required at submission;** refis ok to follow
- Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 2 years
 - 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**)

Bank Statement - Personal

- Personal bank statements most recent consecutive for 12 or 24 months (all pages) Multiple accounts are acceptable**
- 3 months business bank statements (to verify income is coming from borrower's business) N/A if borrower does not have business acct**

Bank Statement – Business

- Business bank statements most recent consecutive for 12 or 24 months (all pages) required for all qualifying methods. Multiple accounts are acceptable**

Additional documentation determined by qualifying method:

- Method One: Uniform Expense Ratio:** No addl. documentation
- Method Two: Profit and Loss**
 - P&L prepared by CPA/EA/licensed tax preparer covering 12 or 24 months as applicable
- Method Three: CPA Letter for Expense Ratio**
 - CPAEA/licensed tax preparer Letter that includes the business expense ratio

Investor Cash Flow

- Bank Statements most recent 2 months (all pages). **If purchase required at submission;** refis ok to follow
- Current lease agreement(s) (if applicable)

Asset Qualifier

- Bank and/or Financial Account Statements (all pages) for most recent 6 months for all calculation methods (purchase and refinance)**

P&L Only

- Most recent 12 month unaudited P&L
 - NOTE: Must be prepared by a CPA/EA/CTEC/CTA; borrower or PTIN only individual prepared not acceptable.** See guides for complete requirements
- Documentation confirming 2 yrs. self-employment (see guides for acceptable documentation)

(cont. on next page)

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1099 Only

- One or two years 1099s
- Paystub, check(s), or bank statement(s) showing YTD income
- Written VOE, CPA letter, other documentation acceptable to Homebridge to document 2-year's employment history

Additional documentation determined by qualifying method

- Method One:** Uniform Expense Factor-No addl. documentation

- Method Two: Profit and Loss**

- P&L prepared by CPA/EA/licensed tax preparer

- Method Three: CPA Letter for Expense Ratio**

- Letter that includes the business expense ratio prepared by a CPA/EA/licensed tax preparer

- Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 1 or 2 years 1099 transcripts as applicable

- HB Disclosed Transactions: Not required**

- Broker Disclosed Transactions** (choose 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**)

* If business income used to qualify, completed/signed 4506-C with HB IVES information on Line 5a for each business