

## Investor Solution Submissions Quick Reference Guide

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

### Important Reminder: Eligible for Second Home or Investment Property Transactions **ONLY**

#### Documentation Requirements

##### Required at Submission

- 1008
- 1003 (dated 2021) w/ NMLS ID signed by Broker: Must include the Demographic Information Addendum
- Credit report (must be < 90 days old). FNMA transactions **only**: Credit report must include trended credit data
- Signed Borrower Certification and Authorization **or** Borrower Credit Authorization
- Paystubs (30 days earnings and YTD)
- W-2s per AUS
- Tax Returns/all Schedules per AUS
- Purchase Contract w/ Addendums (purchase transactions)
- Bank Statements (purchase transactions)
- AUS Findings:  Fannie Mae DU  Freddie Mac LPA
- 3.4 file required if submitted outside of Homebridge P.A.T.H.
- 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**)
- Completed and signed Homebridge Broker Compensation Election Form (non-approved Brokers **only**)
- Service Provider List
- Affiliated Service Provider Fee Certification (if applicable)
- Your Home Loan Toolkit Delivery Certification
- Loan Estimate (signed **if** the LE includes a signature line; if no signature line, signed not required)
- Notice of Intent to Proceed

##### Recommended at Submission 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)

\* If business income used to qualify, completed/signed 4506-C with HB IVES information on Line 5a for each business required  
**Community Property States:** Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin