

SUBMISSION CHECKLIST

Jumbo Product (10/31/2023 version)

Email this form and supporting documents to email box aaaaloon@aaalendings.com.

Loan Submission Date		Sales Rep.	
Broker Information			
Company Name		Company NMLS#	
Mortgage Loan Officer		Broker ID	
Loan Officer E-mails		Loan Officer Phone	
Processor Name		MLO NMLS#	
Processor Emails		Processor Phone	
Borrower Information			
Borrower's Name			
Email			
Property Information			
Property Address			
Estimated Value		Purchase Price (If Purchase)	
Loan Information			
Loan Amount		Loan Program	
Rate		LTV/CLTV	
Property Type		Loan Terms	
Occupancy		FICO	
Rental Income (if Investment)		Loan Purpose	
Note			
Fee Information			
Lender Fee	Processing Fee	Broker Compensation Method (Must check one of below options)	
\$1,050*		Lender Paid ☐	Borrower Paid ☐
		Compensation Tier ____ % plus\$ ____	Loan Origination Fee ____ % plus\$ ____
Please include Lender fee \$1,050 in Section A on Loan Estimate. Appraisal fee required to be disclosed on Section B on Loan Estimate.			
*For broker who can't process and issue loan estimates and disclosure by oneself, please call for details.			

Please prepare documents described below for submission and check the item you submitted

- ☐ 1. All borrowers' individual email addresses
- ☐ 2. Borrowers' signed Authorization and credit report or Credit Card Payment Information Form
- ☐ 3. Initial signed 1003 Application with maximum information provided by borrowers for us to better understand the purpose of loan prior to qualification
- ☐ 4. Income document
 - Prime Jumbo & Elite Jumbo
 - For W2 Wage Earner: Most recent 1 month Pay Stubs; Most recent 2 years' W-2
 - For Self-Employed Borrower: Most recent 2 years' W-2 (If applicable) & Federal Personal & Business Tax Return
 - Note: 2 years' tax returns will be required for all borrowers, if using tax return income or one of the borrower is self-employed.
 - Expanded Jumbo
 - Full Doc 1 or 2-year options:
 - For W2 Wage Earner: Most recent two dated within 30 days of application date; Most recent 1 or 2 years' W2 ; Most recent 1 or 2 years' Personal Tax return when qualifying using Commission income, rental income
 - For Self-Employed Borrower: Most recent 1 or 2 years' W-2 & Federal Personal & Business Tax Return +YTD P&L
- ☐ 5. Most recent 2 months Bank Statements, Large Deposit to be documented
- ☐ 6. Copy of Driver's License, (Green Card, Visa, Passport or Working Permit if applicable)
- ☐ 7. For properties borrowers own, provide
 - ① Most recent Mortgage Statement
 - ② Property Tax Bill
 - ③ Insurance Declaration Page
 - ④ HOA Statement
- ☐ 8. Escrow & Title Company Contact
- ☐ 9. Fully Executed Purchase Agreement (Purchase Only)
- ☐ 10. Earnest Money Deposit Receipt (Purchase Only)