

Second Loan Submission Checklist

HELOC / Closed End Second Product (05/11/2023 version)

Email this form and supporting documents to aaaloan@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				
Subject Property & Loan Information				
Subject Property Address				
Rate		Term		
Purpose		Occupancy		
Program Type		Loan Amount		
HELOC Program- initial draw amount at the loan ending			\$	
Open Escrow (If need help, check box and complete below)				
Escrow Company				
Escrow Officer				
Escrow Email				
Escrow Phone #				
Listing Agent Phone # (For Purchase Loan Only)				
Fee Information				
Lender Fee	Processing Fee	Broker Compensation Method (Must check one of below options)		
Please refer to Rate Sheet*		Lender Paid ☒	Borrower Paid ☐	
		Compensation Tier _____ % plus \$ _____	Loan Origination Fee _____ % plus \$ _____	
Please include Lender fee 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. W2 Income: Most recent 1 month Pay Stubs and Most recent 1 Y W-2			
☐	5. Self-Employed: ☐ Option 1: 2 Y Personal & Business Tax Return and YTD P&L (Note), and most recent 2Y W-2 (if have) ☐ Option 2: 12 or 24 months (personal/business) bank statements			
☐	6. ID: Copy of Driver's License, (Green Card, Visa, Passport or Working Permit if applicable)			
☐	7. Liability: For all properties borrowers own, provide copies of (1) most recent Mortgage Statement, (2) Property Tax Bill, (3). Insurance with Declaration Page, (4) HOA Statement			

☐	8. Asset: Most recent 2 months Bank Statements
☐	9. Escrow & Title Company Contact
☐	10. Fully Executed Purchase Agreement (Purchase Only)
☐	11. Earnest Money Deposit Receipt (Purchase Only)
☐	**Other supporting documents.
☐	Note: P&L can be prepared by borrower for CES & HELOC.

