

SUBMISSION CHECKLIST

Jumbo Product (10/31/2023 version)

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

Loan Submission Date		Sales Rep.	
Broker Information			
Company Name		Broker ID	
Mortgage Loan Officer		Loan Officer Phone	
Loan Officer E-mails		MLO NMLS#	
Processor Name		Processor Phone	
Processor Emails			
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 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)