

Submission Checklist

QM Product (09/25/2026 version)

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

Borrower Information

	Borrower Name	Email	Contact
Borrower1			
Borrower2			
Borrower3			
Borrower4			

Subject Property & Loan Information

Subject Property Address			
Purpose	Purchase	Occupancy	Investment Property
Property Type		Loan Amount	
Rate		Estimated Value	
Occupancy		Term	
Loan Officer Charged Point	No	If Yes, Please indicate:	

Escrow Information

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)			

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. Most recent 1 month Pay Stubs
☐	5. For W2 Wage Earner: Most recent 1 years' W-2 and Federal Tax Return
☐	6. For Self-Employed Borrower: Most recent 2 years W-2, Federal Personal & Business Tax Return
☐	7. Most recent 2 months Bank Statements, Large Deposit to be documented
☐	8. Driver's License: Front and back copies are always required Other IDs (Green Card, EAD card, or valid visa): If provided, front and back copies are also required
☐	9. For properties borrowers own, provide ① most recent Mortgage Statement②Property Tax Bill · Insurance Declaration Page④ HOA Statement
☐	10. Escrow & Title Company Contact
☐	11. Fully Executed Purchase Agreement (Purchase Only)
☐	12. Earnest Money Deposit Receipt (Purchase Only)