



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			\$
Escrow Information			
Open Escrow (If need help, check box and complete below)	<input type="checkbox"/>		
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 \$ _____
<p>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.</p>			
Please prepare documents described below for submission and check the item you submitted			
	1. All borrowers' individual email addresses		
	2. Borrowers' signed Authorization and Consent to receive communications Electronically and SSA-89 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.

