

# SUBMISSION CHECKLIST

QM Product (01/30/2024 version)

Email this form and supporting documents to email box [aaaloan@aaalendings.com](mailto:aaaloan@aaalendings.com).

Loan Submission Date		Sales Rep.	
<b>Broker Information</b>			
Company Name		Company NMLS#	
Mortgage Loan Officer		Broker ID	
Loan Officer E-mails		Loan Officer Phone	
Processor Name		MLO NMLS#	
Processor Emails		Processor Phone	
<b>Borrower Information</b>			
Borrower's Name			
Email			
<b>Property Information</b>			
Property Address			
Estimated Value		Purchase Price(If Purchase)	
<b>Loan Information</b>			
Loan Amount		Loan Program	
Rate		LTV/CLTV	
Property Type		Loan Terms	
Occupancy		FICO	
Rental Income(if Investment)		Loan Purpose	
Note			
<b>Fee Information</b>			
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(Wet Sign)
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. Copy of Driver's License, (Green Card, Visa, Passport or Working Permit if applicable)
9. For properties borrowers own, provide ① Most recent Mortgage Statement②Property Tax Bill  
③Insurance Declaration Page④ HOA Statement
10. Escrow & Title Company Contact
11. Fully Executed Purchase Agreement (Purchase Only)
12. Earnest Money Deposit Receipt (Purchase Only)