

## Non-Delegated Submission Checklist

Items in **BLUE** are hard stops and required at time of submission

### Forms & Disclosures

- |   |   |
|---|---|
| <input type="checkbox"/> ARM Disclosure (if applicable)             | <input type="checkbox"/> 4506-T   |
| <input type="checkbox"/> Borrower's Authorization                   | <input type="checkbox"/> Affiliated Business Disclosure (if applicable)                     |
| <input type="checkbox"/> Borrower's Intent to Proceed               | <input type="checkbox"/> Certification of eConsent & eSign (if applicable)                  |
| <input type="checkbox"/> Equal Credit Opportunity Act (ECOA)        | <input type="checkbox"/> Customer Identification Notice or Patriot Act Disclosure           |
| <input type="checkbox"/> Fair Lending Notice (CA only)              | <input type="checkbox"/> Flood Hazard Notification Form (Flood Certificate also acceptable) |
| <input type="checkbox"/> Homeownership Counseling Disclosure & List | <input type="checkbox"/> Notice to Home Loan Applicant including Credit Score Disclosure    |
| <input type="checkbox"/> Initial 1003 (signed)                      | <input type="checkbox"/> Privacy Disclosure   |
| <input type="checkbox"/> Loan Estimate (LE)                         |   |
| <input type="checkbox"/> Written List of Service Providers (WLSP)   |   |

### Supporting Documents

- |  |   |
|--|---|
| <input type="checkbox"/> Desktop Originator (DO) Findings + Transfer (if DO is not in the file, JMAC will pull credit) | <input type="checkbox"/> <b>For FHA and VA Loans: Tri-Merge Credit Report</b> |
| <input type="checkbox"/> Income Documentation (subject to AUS & program requirements)                                  | <input type="checkbox"/> Asset Documentation (2 months Bank Statements)       |
| <input type="checkbox"/> Purchase Contract (if applicable)   | <input type="checkbox"/> Escrow Instructions (if applicable)                  |
|  | <input type="checkbox"/> Preliminary Title Report                             |

### FHA/VA Additional Disclosures

#### FHA

- ☐ FHA Case Number Assignment
- ☐ HUD 92900-A (pages 1-2) (signed)
- ☐ FHA Amendatory Clause / Real Estate Certificate (purchase only) (fully executed)
- ☐ FHA ARM Disclosure (if applicable)
- ☐ FHA Identity of Interest (purchase only)
- ☐ For Your Protection Get a Home Inspection (purchase only)
- ☐ Hotel & Transient Disclosure (multi-unit only)
- ☐ Important Notice to Homebuyer (version 11/2014)
- ☐ Informed Consumer Choice Disclosure
- ☐ Notice to Homeowner, Assumption of HUD/FHA

#### VA

- ☐ VA 26-1802A (pages 1-2) (signed)
- ☐ Counseling Checklist for Military Homebuyers (VA 26-0592) (active military only)
- ☐ Rights of VA Loan Borrowers (Important Notice) (VA 26-8978)
- ☐ VA Amendatory/Escape Clause (purchase only)
- ☐ VA Certificate of Eligibility
- ☐ VA Certification of Continuous Active Duty (active military only)
- ☐ VA Child Care Certification
- ☐ VA Federal Collection Policy (VA 26-0503)
- ☐ VA Nearest Living Relative
- ☐ Verification of Benefits (VA 26-8937) (per UW discretion)

For pricing questions, contact our  
Lock Desk. Locking is available  
8:30 a.m. – 4:00 p.m. PDT:  
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For questions about the  
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Online resources are also available on our support page, located at: [support.jmacclending.com](http://support.jmacclending.com)