

Loan #: \_\_\_\_\_ Borrower Name: \_\_\_\_\_

Borrower E-mail Address for Disclosures: \_\_\_\_\_

A complete loan submission allows First Cal to process your loan quickly and save you time. Please complete and include this form with your loan submission to First Cal at [submissions@firstcal.net](mailto:submissions@firstcal.net).

**All submissions must have all of the items listed below completed within 2 business days or the loan will be subject to cancellation or an incomplete submission fee.**

## Minimum Submission Requirements

The following documents are required to disclose the loan and forward to underwriting:

- Desktop Underwriter (DU) or Loan Prospector (LP) Feedback Certificate released to First Cal
- Complete typed 1008/1003
- Original 1003 signed and dated by the loan officer
- Credit Report
- Income Documentation
  - Wage Earner: One full month pay stubs, Two years W2's
  - Self-Employed: Two years tax returns with pertinent schedules

- Asset Documentation - 60 days verification required
- Purchase Contract (on all purchase loans)
- Preliminary Title Report
- Good Faith Estimate
- Settlement Service Provider List
- Signed Borrower Intent to Proceed form
- Complete RESPA Road Map for Loan Submission
- Signed MLDS Form 882 (CA Loans) or Signed Broker Fee Agreement (All States Except CA)
- Truth in Lending Disclosure
- Credit Authorization
- Signed 4506T for all borrowers

Additional Requirements for an FHA Submission (if applicable):

- Complete 92900 - Loan Transmittal
- Complete, sign and date initial 1003 with 92900A, pages 1 & 2
- FHA Case Assignment with First Cal as a sponsor

## Broker Contact Information

Your Name: \_\_\_\_\_ E-mail: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax: \_\_\_\_\_

