

Minimum Submission Requirements For TRID Applications

✓	Completed 1003	<ul style="list-style-type: none"> Signed and dated
✓	Assets	<ul style="list-style-type: none"> 2 months bank statements or; a gift letter stating the gift amount
✓	A/E AUS	
✓	Credit Authorization	<ul style="list-style-type: none"> Verbal authorization form (to pull credit) Dates must match or pre-date Credit Report
✓	Credit Report	
✓	Income	<ul style="list-style-type: none"> 30 days earnings for all income sources for qualifying 2 years tax returns for self-employed Borrowers
✓	Purchase Agreement	<ul style="list-style-type: none"> Fully executed. If signatures are missing, add a note in the description of Purchase Agreement Condition (PR 1020)
✓	** Title	
✓	** HOI	
✓	** Invoices	<ul style="list-style-type: none"> Credit invoice Processing invoice

Notes:	<ul style="list-style-type: none"> We are still conditioning for the Initial Application Disclosure (APP1001), but not failing for missing disclosures If docs are in the file but information is wrong, pass the file and condition for correct information ** These items are not required for minimum submission, but are needed to request CD
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