

## Loan Submission Checklist

Fed Ex or hand deliver package to the attention of:

**Paul Glushku, Community Lending Officer**  
NeighborWorks® HomeOwnership Center  
2400 Alhambra Blvd.  
Sacramento, CA 95817  
(916) 452-5356 ext. 226  
[paul@nwsac.org](mailto:paul@nwsac.org)

**Cover Letter stating the expected close of escrow date, borrower(s) vesting and requested amount of assistance**

### ***Approval Documents***

- ✓ Final Loan Approval - 1<sup>st</sup> mortgage Lender
- ✓ 1008 Transmittal Summary
- ✓ Signed 1003 Loan Application - 1<sup>st</sup> mortgage Lender

### ***Credit***

- ✓ Copy of CA Driver's license/INS Card
- ✓ Credit report
- ✓ Letters of explanation (if applicable)
- ✓ Alternative Credit (if applicable)
- ✓ VOR – Verification of Rent

### ***Income***

- ✓ VOE – Verification of Employment
- ✓ Pay statements - most recent 30 day pay period
- ✓ Evid of Soc Sec/AFDC benefits (if applicable)
- ✓ Evid of Pension/ Annuity (if applicable)
- ✓ W-2's for last three years
- ✓ Tax returns for the last three years

### ***Assets***

- ✓ VOD – Verification of Deposit
- ✓ 3 recent months bank statements
- ✓ Proof of escrow deposit
- ✓ Gift letters (if applicable)
- ✓ Receipt of gift funds (if applicable)
- ✓ Explanations of large deposits (if applicable)

### ***Property***

- ✓ Flood Certificate
- ✓ Preliminary Title Report
- ✓ Purchase Contract
- ✓ Buyer's Independent Property Inspection (Home Inspection)
- ✓ Termite Report
- ✓ Appraisal/Statement of value

**\* A copy of the 1<sup>st</sup> mortgage lender's Good Faith Estimate, Escrow Instructions, note and deed are required before funding.**