

**UNDERWRITING SUBMISSION CHECKLIST- "Streamline" Refinances – with or without  
an Appraisal  
QUALIFYING CREDIT OR NON-QUALIFYING CREDIT**

**BORROWER(S):** \_\_\_\_\_ **Case #** \_\_\_\_\_

ITEM	INCLUDED
Lender Submission Contact Sheet	
Firm Commitment Submission Checklist	
Case Number Request Form	
Mortgage Credit Analysis Worksheet	
Maximum Mortgage Worksheet for Refinances	
Good Faith Estimate (Original and all re-disclosures)	
Uniform Residential Loan Application/Addendum A (initial signed)	
Uniform Residential Loan Application/Addendum A (final/unsigned)	
Land Status and Jurisdiction Form	
Evidence of Current Mortgage Guaranteed under Section 184 Program and Case Number	
Verification of Mortgage(s) or Mortgage only credit report showing payment history	
Payoff Statement(s)	
Subordination / Tribal Agreement	
Appraisal Report (URAR Form 92800) (with Appraisal)	
Final Inspection (if required by appraiser)	
Evidence of Native American Enrollment and Social Security Number	
Credit Report (Credit Qualifying)	
Letters of Explanation on Derogatory Credit (Credit Qualifying)	
Verification of Employment, Pay Stubs, W-2 Forms/ 1009 Forms (VOE only for Non-Credit Qualifying)	
Federal Income Tax Returns with all schedules (if applicable)	
IRS Tax Transcripts for 2 years	
Form 4506-T Request for Transcript of Tax Return	
Verification of Deposit / Bank Statements (if cash to close exceeds \$1,000)	
CAIVRS	
LDP/GSA – EPLS (print outs for all parties)	
Flood Certificate	
Termite Inspection Report (if required by appraiser)	
Well & Septic Inspection (if required by appraiser)	
Homeowners Insurance Certificate	
<b>Preliminary HUD-1 with all lender and closing agent costs</b>	
<b>FEE SIMPLE LAND</b>	
Preliminary Title Report	
<b>TRIBAL TRUST LAND</b>	
Current Title Status Report (with recorded lease) and Lessor Approval to Refinance	
Leasehold Instrument (with all signatures as required)	
<b>INDIVIDUAL ALLOTTED TRUST LAND (No Lease)</b>	
Current Title Status Report (including consent to mortgage from all owners if fractionated)	