



STAR ISSUED DISCLOSURES / SUBMISSION FORM

Loan Processor Contact Information		Broker Compensation	Mortgage Insurance
Name:			
Email Address:		AMC	Property Type
Phone Number:		AMC: _____ Fee: _____	
Contract Processor: NMLS# _____		VA Appraisal Fee Lookup	VA Appraisal Order Screen

Minimum Underwriting Submission Requirements – All Loans

Income Documentation per AUS Findings (see below for customary AUS income documentation)

Product Type	W2 Employee	Self Employed / Other REO owned	Other
Govt (FHA/USDA)	YTD Paystub - YTD information must cover at least 30 days of earnings 2 years W2/WVOE*	2 years 1040s	Per AUS
Govt (VA)	Paystub(s) covering at least the most recent 30-day period with year-to date pay information and 2 years W2/WVOE*	2 years 1040s	Per AUS
Conventional	YTD Paystub and W2/WVOE* per AUS YTD information must cover at least 30 days of earnings.	1 or 2 years 1040's as determined by AUS	Per AUS

* WVOE must be from an independent 3rd party verification provider.

Asset Documentation per AUS Findings

Mortgage Note of Payment Coupon to determine benefit (refinance only)

FHA Required Documents	VA Required Documents
FHA Case Number (Requested through STAR Portal)	VA Certificate of Eligibility (dated within 30 days)
Non-Borrowing Spouse Credit Report*	VA Counseling Checklist (26-0592) Active Duty Only
FHA Streamline - Mortgage Only Credit or VOM accepted	Non-Borrowing Spouse Credit Report*
FHA Streamline - Mortgage Note or Payment Coupon with Case Number	Rights of VA Loan Borrower (26-8978)
*(AZ, CA, ID, LA, NV, NM, TX, WA, WI, Not Required for Streamlines or IRRRLs)	IRRRL – Mortgage Only Credit or VOM accepted
	IRRRL – Mortgage Note or Payment Coupon with LIN Number

FHA ID # 1835201233
VA ID # 901010-06-01

USDA Required Documents

Provide Confirmation of [USDA Property Eligibility](#)

Provide Confirmation of [USDA Income Eligibility](#)

[USDA Income and Repayment Worksheet](#)

[USDA State Offices and Turn Times](#)