



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