



Mortgage Services III, LLC  
A Subsidiary of First State Bank Member FDIC

Mailing Address - Corporate Office:  
502 N. Hershey Road Bloomington, IL 61704  
Attn: Loan Underwriting Submission

Underwriting Fax: 866.726.6324 – **DO NOT EMAIL LOAN FILES**

## Conventional Underwriting Submission Checklist

Complete all blanks only as they apply.

LENDER INFORMATION			
Lender Name:	Lender ID #:	Loan Officer:	
Processor:	Phone #:	Fax #:	
Processor Email Address:			
BORROWER INFORMATION			
Borrower Name:		Subject Property Address:	
Co-borrower Name:		City/State/Zip:	
LOAN INFORMATION			
MSI Loan Number:	Loan Amount:		\$
Appraised Value:	\$	Sales Price:	\$ LTV: %

**Notes:**

- ✓ An MSI loan number is required prior to submission to Underwriting. Loans will not be underwritten without an MSI loan number.
- ✓ Provide estimated Appraised Value and LTV if the appraisal is not submitted with the submission package.

If submitting to contract underwriting: Check one  GE  MGIC  Radian  RMIC  UGI  \_\_\_\_\_  
(Copy package to MI Company/Original to MSI)

Check all that apply to the loan:	U/W Stacking Order:
<input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term (Limited) Refinance <input type="checkbox"/> Cash Out Refinance <input type="checkbox"/> FRM <input type="checkbox"/> ARM <input type="checkbox"/> High Balance Conforming <input type="checkbox"/> Jumbo <hr/> <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment <hr/> <input type="checkbox"/> Single Family <input type="checkbox"/> Attached <input type="checkbox"/> Detached <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> 2 Unit <input type="checkbox"/> 3 Unit <input type="checkbox"/> 4 Unit <input type="checkbox"/> Existing <input type="checkbox"/> New Construction <hr/> <input type="checkbox"/> Buydown <input type="checkbox"/> Subordinate Financing <input type="checkbox"/> Other:	<input type="checkbox"/> Fully completed U/W Submission Checklist <input type="checkbox"/> Copies of Screen Prints from GSA/LDP lists-- <b>REQUIRED</b> <input type="checkbox"/> Loan Registration Confirmation <input type="checkbox"/> LP/DU Findings <input type="checkbox"/> Conditions for DU/LP approval <input type="checkbox"/> Credit Report <input type="checkbox"/> Other Credit Information (BK Docs, Divorce, etc.) <input type="checkbox"/> 1008- Underwriting Transmittal – Completed as applicable <input type="checkbox"/> 1003 – Final Typed Application <input type="checkbox"/> 1003 – Initial with Government Monitoring complete, signed as applicable <input type="checkbox"/> Income Verification (Paystub & W-2 for salaried borrowers) <input type="checkbox"/> Tax Returns (For self-employed borrowers) <input type="checkbox"/> Correspondent Loans: Tax Transcripts/Record of Change for the most recent 2-years <b>(REQUIRED to avoid underwriting delay.)</b> <input type="checkbox"/> Wholesale Loans: Fully executed 4506-T for each borrower <b>(Underwriting will be delayed pending receipt of Tax Transcripts.)</b> <input type="checkbox"/> Verbal Verification of Employment <input type="checkbox"/> Asset Verification (Bank Statements) <input type="checkbox"/> Purchase Agreement <input type="checkbox"/> Flood Cert (Flood Zone Determination as a minimum) <input type="checkbox"/> Appraisal <i>(Email to Underwriter when assigned)-</i> <input type="checkbox"/> Broker Fee Agreement <b>(Required)</b> when using MSI funds to close.) <input type="checkbox"/> Copy of Appraiser License <input type="checkbox"/> All Disclosures (e.g. GFE, TIL, RESPA)

**Important Notes:**

- ✓ To expedite review, please Fax or Email all Underwriting Conditions directly to your assigned underwriter.
- ✓ New underwriting submissions may be submitted to Underwriting through Paperless Submission @ the MSI Web Site. Upload documents directly. Do not use this process for loans already submitted or to submit conditions.

By submission of this underwriting package, the Lender/Originator hereby represents that the information provided to the underwriter on this form and in the loan submission package is true, correct and complete.

Signature of Submitter

Submission Date