Homebridge Wholesale
A division of Homebridge Financial Services, Inc.

Access Submissions Quick Reference Guide

This QRG lists documents required when submitting Access transactions to Homebridge; it is **not** required for submission

Documentation Requirements Vary by Option

Required - ALL Transactions

- ☐ 1008
- ☐ 1003 w/ NMLS ID signed by broker; **must include the Demographic Information Addendum**
- ☐ Credit report **(must be < 60 days old)**
- ☐ Signed Borrower Certification and Authorization **or** Borrower Credit Authorization
- ☐ 3.4 file required if submitted outside of P.A.T.H.
- ☐ Purchase Contract w/ Addendums (if applicable)
- ☐ Completed and signed Homebridge Broker Compensation Election Form (non-approved brokers **only**)
- ☐ Service Provider List
- ☐ Affiliated Service Provider Fee Certification (if applicable)
- ☐ Notice of Intent to Proceed
- ☐ Loan Estimate (signed **if** the LE includes a signature line; if no signature line, signed not required)
- ☐ **Broker Disclosed Fixed Rate Transactions:** Your Home Loan Toolkit Delivery Certification signed by borrower certifying documents (as applicable) were provided **within 3 days of loan application** (available on Homebridge website**; must use** Access version under Access Specific on the Forms page)
- ☐ **Broker Disclosed ARM Transactions:** Your Home Loan Toolkit Delivery Certification **and** CHARM certification signed by borrower certifying documents (as applicable) were provided **within 3 days of loan application** (available on Homebridge website**; must use** Access version under Access Specific on the Forms page)
- ☐ **Homebridge Disclosed Transactions**: Your Home Loan Toolkit Delivery Cert. and/or CHARM Cert **NOT required**
- ☐ Homeownership Counseling Disclosure (broker version) signed and dated by the borrower **within 3 days of loan application**
- ☐ E-Sign Disclosure and Consent signed and dated by the borrower (if applicable)
- ☐ 7/6, 10/6 ARM or 7/6,10/6 ARM Interest-only disclosure signed and dated by the borrower(s) **within 3 days of loan application** (30 or 40 year loan term eligible with IO feature; ensure ARM disclosure w/applicable loan term is provided)

Recommended not Required (to avoid closing delays):

- ☐ State Specific Disclosures
- ☐ Title vesting in LLC: Provide all LLC documentation; see guides
- ☐ **Broker Disclosed Transaction ONLY:**
  - ☐ Anti-Steering Loan Options Disclosure, signed and dated by the borrower **and** Broker within 3 days of Broker's application date (Homebridge version or Broker version from Broker LOS with same/similar wording)
- ☐ **Foreign National borrower(s):** Current, valid passport **and** visa w/photo and signature (visa as applicable; see guides)

Additional Requirements Based on Doc Option

In addition to the documentation listed under "Required – ALL Transactions" topic (above) the following is required **based on specific doc type.**

Items in RED are required at submission; others may follow

FULL DOC – Wage Earner/Salaried

- ☐ Paystubs w/ 30 days earnings & YTD, **and**
- ☐ W-2s w/ most recent 1or 2 years (Method 1 only), or
- ☐ Written VOE (Method 2 only), **and**
- ☐ Bank Statements most recent 2 months (all pages). If purchase required at submission; refis ok to follow
- ☐ Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 2 years
  - ☐ **HB Disclosed Transactions**: **Not required**
  - ☐ **Broker Disclosed Transactions** (choose one option)
    - ☐ Provide completed/signed at time of loan submission, **OR**
    - ☐ During the loan process provide Homebridge signed copy from HB's initial lender disclosures **(preferred method)**

FULL DOC –Salaried w/Commission/Bonus/OT

- ☐ Paystubs (30 days earnings and YTD), **and**
- ☐ W-2s (most recent 1 or 2 years), **and**
- ☐ Bank Statements most recent 2 months (all pages). If purchase required at submission; refis ok to follow
- ☐ **Written** VOE
- ☐ Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 2 years
  - ☐ **HB Disclosed Transactions**: **Not required**
  - ☐ **Broker Disclosed Transactions** (choose option below):
    - ☐ Provide completed/signed at time of loan submission, **OR**
    - ☐ During the loan process provide Homebridge signed copy from HB's initial lender disclosures **(preferred)**

FULL DOC – Self-Employed

Method One

- ☐ Tax Returns w/all schedules (1 year most recent personal & business), **and**
- ☐ Bank Statements most recent 2 months (all pages). If purchase required at submission; refis ok to follow
- ☐ Unaudited YTD P&L and balance sheet covering the time frame from the end of the time tax returns covered (minimum 6 months)
- ☐ Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 2 years
  - ☐ **HB Disclosed Transactions**: **Not required**
  - ☐ **Broker Disclosed Transactions** (choose one option below):
    - ☐ Provide completed/signed at time of loan submission, **OR**
    - ☐ During the loan process provide Homebridge signed copy from HB's initial lender disclosures **(preferred method)**

Method Two

- ☐ Tax Returns w/all schedules (2 years most recent personal & business), **and**
- ☐ Bank Statements most recent 2 months (all pages). If purchase required at submission; refis ok to follow
- ☐ Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 2 years
  - ☐ **HB Disclosed Transactions**: **Not required**
  - ☐ **Broker Disclosed Transactions** (choose one option below):
    - ☐ Provide completed/signed at time of loan submission, **OR**
    - ☐ During the loan process provide Homebridge signed copy from HB's initial lender disclosures **(preferred method)**

Bank Statement - Personal

- ☐ Personal bank statements most recent consecutive for 12 or 24 months (all pages) Multiple accounts are acceptable
- ☐ **3 months** business bank statements (to verify income is coming from borrower's business) N/A if borrower does not have business acct

Bank Statement – Business

- ☐ Business bank statements most recent consecutive for 12 or 24 months (all pages) required for all qualifying methods. Multiple accounts are acceptable

Additional documentation determined by qualifying method:

- ☐ **Method One**: **Uniform Expense Ratio**: No addl. documentation
- ☐ **Method Two**: **Profit and Loss**
  - ☐ P&L prepared by CPA/EA/licensed tax preparer covering 12 or 24 months as applicable
- ☐ **Method Three: CPA Letter for Expense Ratio**
  - ☐ CPAEA/licensed tax preparer Letter that includes the business expense ratio

Investor Cash Flow

- ☐ Bank Statements most recent 2 months (all pages). If purchase required at submission; refis ok to follow
- ☐ Current lease agreement(s) (if applicable)

Asset Qualifier

- ☐ Bank and/or Financial Account Statements (all pages) for most recent 6 months for all calculation methods (purchase and refinance)

P&L Only

- ☐ Most recent 12 month unaudited P&L

  NOTE: Must be prepared by a CPA/EA/CTEC/CTA; borrower or PTIN only individual prepared **not acceptable**. See guides for complete requirements
- ☐ Documentation confirming 2 yrs. self-employment (see guides for acceptable documentation)

(cont. on next page)

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	1099 Only ☐ One or two years 1099s ☐ Paystub, check(s), or bank statement(s) showing YTD income ☐ Written VOE, CPA letter, other documentation acceptable to Homebridge to document 2-year's employment history **Additional documentation determined by qualifying method** ☐ **Method One:** Uniform Expense Factor-No addl. documentation ☐ **Method Two**: **Profit and Loss** ☐ P&L prepared by CPA/EA/licensed tax preparer ☐ **Method Three: CPA Letter for Expense Ratio** ☐ Letter that includes the business expense ratio prepared by a CPA/EA/licensed tax preparer ☐ Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a for most recent 1 or 2 years 1099 transcripts as applicable ☐ **HB Disclosed Transactions**: **Not required** ☐ **Broker Disclosed Transactions** (choose option below): ☐ Provide completed/signed at time of loan submission, **OR** ☐ During the loan process provide Homebridge signed copy from HB's initial lender disclosures **(preferred method)**

* If business income used to qualify, completed/signed 4506-C with HB IVES information on Line 5a for each business