



Announcement CL 2017- 09-05

**Missing Documents on
iQM Loan Submissions**

September 5, 2017

To help expedite the purchase process, listed below are the *Top 10* documents that are most often omitted from iQM closed loan submissions:

All iQM programs:

- CDs (all provided to the borrower)
- LEs (all provided to the borrower)
- E-Consent
- Final Signed 1003
- NMLS printout (name of the loan originator must match exactly on the Note, Security Instrument, 1003, and how it is reflected in the NMLS)

All iQM programs except for the investor program:

- Initial ARM Disclosure
- Executed Borrower Affirmation
- Evidence that Your Home Loan Toolkit was delivered to the borrower
- Homeownership Counseling Disclosure

iQM Investor program only:

- Exhibit A – Borrower's Intent to Proceed with Loan and Business Purpose Loan Certification

Please share this with the appropriate staff to ensure these items are uploaded with the closed loan submission.

We thank you for your continued business.

If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.