

Loan Submission List

This list is provided as a guide to assist Citizens customers with loan submission. It is not required to be submitted.

- **Bold green** items are required at submission, as applicable by loan type, to advance the loan past setup.
- **Bold italicized blue** items are required at submission if the Citizens broker disclosure package is not utilized.
- Additional requirements information is available on pages 2 and 3 for items marked with an asterisk (*).

All Products	
<input type="checkbox"/>	*AUS Findings (Not required for FHA Streamline, IRRRL, or Conventional Jumbo)
<input type="checkbox"/>	*Credit Report
<input type="checkbox"/>	*Income Documentation (Non-credit qualifying Streamline, IRRRL: not required)
<input type="checkbox"/>	*Asset Documentation (IRRRL: not required)
<input type="checkbox"/>	*State-Specific Broker Disclosures
<input type="checkbox"/>	*Appraisal (Not required on FHA/VA Streamlines; EMB: Share appraisal and SSRs with Citizens Bank via UCDP)
<input type="checkbox"/>	Certified Copy stamp or Blanket Processor's Certification for all copies of original docs (Conventional: not required)
<input type="checkbox"/>	Title Binder/Report/Commitment complete with required chain or title
If Applicable	
<input type="checkbox"/>	Sales Contract/Purchase Agreement and all addendums
<input type="checkbox"/>	Mortgage Loan Origination Agreement or Mortgage Broker/LO Disclosure
<input type="checkbox"/>	Affiliated Business Arrangement Disclosure
<input type="checkbox"/>	E-signature Verification Transaction Log
<input type="checkbox"/>	*Federal Tax Returns Requirements (Personal/Corporate)
<input type="checkbox"/>	*Verification of Mortgage (if not on credit report)
<input type="checkbox"/>	*Netting of Escrow Disclosure
<input type="checkbox"/>	YTD P&L and Balance Sheet
<input type="checkbox"/>	Gift Letter & required supporting documentation
<input type="checkbox"/>	Credit/Inquiry Explanation or other Letters of Explanation as necessary
<input type="checkbox"/>	Third Party Processing Company Certification
<input type="checkbox"/>	*Business 4506-C
Conventional Loans	
<input type="checkbox"/>	Special Loan Characteristics? (Check if applicable)
<input type="checkbox"/>	New Construction Postponed Improvements

FHA Loans	
<input type="checkbox"/>	*FHA Case Number Assignment
Purchases Only	
<input type="checkbox"/>	*New Construction Documentation
<input type="checkbox"/>	FHA Amendatory Clause from Sales Contract
<input type="checkbox"/>	Lead Based Paint Disclosure (Req for properties built before 1978)
Streamlines Only	
<input type="checkbox"/>	Current Mortgage Statement
<input type="checkbox"/>	Payoff from current servicer (All refis require a payoff statement)
<input type="checkbox"/>	Note from last transaction
<input type="checkbox"/>	Mortgage-Only Credit Report (including risk factors and scores)
VA Loans	
<input type="checkbox"/>	Original or Automated Certificate of Eligibility (except IRRRLs)
<input type="checkbox"/>	*VA Case Number Assignment
<input type="checkbox"/>	Other documents related to credit (BK, child support, etc.)
<input type="checkbox"/>	Child Care Provider Information (VA form 0730b) (if applicable)
<input type="checkbox"/>	VA Refinance Certification Form (Non-IRRRL refinances only)
<input type="checkbox"/>	Nearest Living Relative Statement
Purchases Only	
<input type="checkbox"/>	*New Construction Documentation
<input type="checkbox"/>	VA Escape Clause from Sales Contract
*IRRRLs Only	
<input type="checkbox"/>	*Veteran's Statement/Lender's Certification - IRRRL
<input type="checkbox"/>	Completed VA IRRRL Worksheet (Form 26-8923)
<input type="checkbox"/>	WebLGY IRRRL assignment screen indicating funding fee status
<input type="checkbox"/>	Current Mortgage Statement
<input type="checkbox"/>	Payoff from current servicer
<input type="checkbox"/>	Note from last transaction
<input type="checkbox"/>	Mortgage-Only Credit Report (including risk factors and scores)
USDA Loans	
<input type="checkbox"/>	Payoff from current servicer (Refinances only)
<input type="checkbox"/>	*Household members info: name, age, full-time student (Y/N), disabled (Y/N), receives income (if applicable), income source
<input type="checkbox"/>	*Note from last transaction

EMB Loans	
<input type="checkbox"/>	Loan Estimate (not required for TBD properties)
<input type="checkbox"/>	Settlement Service Provider list, if applicable (not required for TBD properties)
<input type="checkbox"/>	ECOA Disclosure
<input type="checkbox"/>	VA Questionnaire Citizens-Specific Form
<input type="checkbox"/>	Borrower Consent to the Use of Tax Return Information
<input type="checkbox"/>	Homeownership Counseling Disclosure
<input type="checkbox"/>	Borrower(s) Certification and Credit Authorization
<input type="checkbox"/>	*Social Security Number Authorization Form (SSA-89)
<input type="checkbox"/>	Right to Receive a Copy of Appraisal and Valuations
<input type="checkbox"/>	Personal 4506-C
<input type="checkbox"/>	EMB - No Affiliated Business Agreement Disclosure (Jumbo Loans Only) *
<input type="checkbox"/>	Loan Program-Specific Disclosures
<input type="checkbox"/>	Supplement Consumer Information Form (SCIF) (Required to be provided to evidence disclosure to borrower; borrower is not required to complete unless product requires homeownership education/counseling)
<input type="checkbox"/>	Home Loan Tool Kit (Purchase only)
<input type="checkbox"/>	Important Notice to Homebuyer (HUD Form 92900-B)
<input type="checkbox"/>	Credit Score Disclosure Exception Notice
<input type="checkbox"/>	Initial Privacy Notice
<input type="checkbox"/>	Appraiser's License (EMB-managed appraisals only)
<input type="checkbox"/>	*Proof of Appraisal Delivery (EMB-managed appraisals only)
<input type="checkbox"/>	*Initial 1003 (URLA)
<input type="checkbox"/>	Initial FHA Addendum (HUD form 92900a)

Reference Page

All Agency Products

AUS Findings (DO/LPA/GUS)

- Conventional Conforming, FHA, VA:
 - If run directly through DO the findings must release to Citizens as “FAMC-Citizens/Whsl/DO Lender - Wholesale”
 - If run directly through LPA the findings must release to Citizens as “Citizens Bank NA”.
 - If the loan is registered as a “TBD”, the property address submitted to AUS must be entered as “123 TBD” (all caps).
- USDA:
 - Customers must run GUS as the Lender Agent and then assign the findings to Citizens Bank, N.A.

Credit Report (Tri-merge)

- FHA, VA, USDA: also required for a non-purchasing spouse in a community property state
- Streamlines, IRRRL:
 - Full Credit Report: Required if < 12 months mortgage history (min. 620 FICO)
 - Mortgage Pay History and Credit Scores ONLY: required if > 12 months mortgage history (min. 640 FICO)

Income Documentation

- Conventional, VA, FHA, USDA: reference guidelines for complete requirements.

Asset Documentation

- Conventional, USDA, Fully Qualifying FHA, and VA: As required by DU/LPA/GUS and Citizens Guidelines
- FHA Streamline: Manual Underwriting Asset Documentation (funds needed to close - for credit qualifying only - 1-month PITI in reserves req.)

State Specific Disclosures

- See Lending Guide for specific guidelines and loan applicability.

Appraisal

- All: As required by Citizens guidelines.

Federal Tax Returns Requirements (Personal/Corporate) when applicable

- USDA and Fully Qualifying FHA & VA: Most recent 2 years
- Conventional: Per AUS requirements

Verification of Mortgage

- If not on credit report; 12-month minimum history

Netting of Escrow Disclosure

- Only required for refinances and loans serviced by Citizens

Business 4506-C

- Conventional Conforming: Required if using income from self-employment or AUS requires Business Tax Returns (not required for Schedule C income).
- FHA/VA/USDA: Required if using additional income for the borrower outside of W-2 income.

Non-Conforming Jumbo Fixed Rate - Manually Underwritten

Credit Report (Tri-Merge)

- Full tri-merged credit report for all borrowers
- Verification of mortgage/rent (if not reflected on credit)

Income Documentation

- Full traditional income documentation is required for all income used in qualifying. This may include, but is not limited to: paystubs, W2s, 2-3 years of tax returns (personal and business), P&L and balance sheet, benefit award letter(s), and any other income documentation as applicable. Refer to the guidelines in the Wholesale Lending Guide for complete requirements.

Asset & Reserves Documentation

- 2 months of complete asset statements for all accounts being used in the transaction.

State Specific Disclosures

- See the Wholesale Lending Guide for specific guidelines and loan applicability.

Appraisal

- As required by Non-Conforming Jumbo Fixed Rate Product Description in the Wholesale Lending Guide.
- Two appraisals are required for loan amounts > \$2 million

Verification of Mortgage

- If not on credit report; 24-month minimum history

Verification of Rent

- 12-month rental history

Netting of Escrow Disclosure

- Only required for refinances and loans serviced by Citizens

Business 4506-C

- Required if using income from self-employment (not required for Schedule C income)

EMB - No Affiliated Business Agreement Disclosure

- Required for EMB loans

FHA Loans

When asked to supply, customers should utilize Citizens' FHA Lender ID: 3447101994

FHA Case Number Assignment

- Must reflect Citizens as the Sponsor
- Does not need to be provided for TBD properties

New Construction Documentation

- Plans, specs, construction exhibits: Refer to the applicable guidelines
- Warranty and completion requirements: Refer to the applicable guidelines
- Soil Treatment Guarantee 99a and 99b (if applicable)

USDA Loans

Copy of the Note from last transaction

- Government refinance transactions only

USDA-RD: Household Members Information

- Applies to household members not on the loan.
 - The name, age, full-time student status, disabled (yes/no), receives income (yes/no), and source of income (if applicable) must be provided in a letter of explanation.

VA Loans

When asked to supply, customers should utilize Citizens' VA Lender ID: 2900590000

VA Case Number Assignment

- Reflecting Citizens Bank as lender
- VA Request for Determination of Reasonable Value VA-26-1805
- Does not need to be provided on TBD properties

New Construction

- Plans, specs, construction exhibits: Refer to the applicable guidelines
- Warranty and completion requirements: Refer to the applicable guidelines.
- Soil Treatment Guarantee 99a and 99b (if applicable)

IRRRLs

- Do not run/submit AUS - IRRRLs are a manual underwrite
- Veteran's Statement/Lender's Certification - Interest Rate Reduction Refinance Loan Comparison Statement)
 - Delivered to the borrower no later than 3 business days after receiving the borrower's application
 - Form must be signed and dated by the borrower and Broker/EMB.

VA Non-IRRRL Refinance

- Initial VA Refinance Certification
 - Delivered to the borrower no later than three business days after receiving the borrower's application
 - Form must be signed and dated by the borrower and Broker/EMB.

EMB Loans

Social Security Number Authorization Form (SSA-89)

- Only required if conditioned by a Citizens underwriter
- Both pages 1 and 2 required FHA: Required for non-purchasing spouse regardless of community property state
- Must use most recent version of Adobe Reader to retain form's correct formatting.

Initial 1003 (URLA)

- Must be fully executed by borrower(s) & LO.

EMB-Managed Appraisals

- Prior to Citizens review, the appraisal must be shared with Citizens Bank in the Uniform Collateral Data Portal (UCDP).
- Provide proof of appraisal delivery to the borrower in an E-Sign compliant manner or notify Citizens to deliver the appraisal/valuation document.
- To demonstrate E-Sign compliance, EMBs must provide Citizens with documents that show the applicant's consent and prove that the applicant is capable of receiving the documents electronically. Acceptable evidence consists of:
 - Watermark,
 - Serial number, and/or
 - Transaction log.

Note: Citizens is required to send the following documents directly to the borrower:

- FHA full doc loan - Conditional Commitment/Direct Endorsement Statement of Appraised Value (HUD 92800.5B)
- VA full doc loan - Notice of Value (NOV) and appraisal
- Any additional valuations procured by Citizens or used in determination of the value