

WHOLESALE FILE SUBMISSION HARD STOP LIST

Partner Cheat Sheet | September 2026



The following items are always required for submission to Underwriting:		Requirements per Program Type			
Required Documentation	Documentation Requirements	Refinance	Purchase	Secure Equity	Traditional HECM
Application	Completed 1009, all disclosures, and GFE. <i>(If multiple applications were generated in QR, an explanation is required)</i>	x	x	x	x
Appraisal	If an appraisal report is included in the submission package, a valid XML file is required.	x	x		x
Condominium	Evidence that the condominium project is approved.	x	x		x
Counseling Certificate	Must be signed and dated within compliance or have a counseling waiver. If a courtesy POA is used at time of counseling, Counselor to certify in writing that the borrower attended counseling.	x	x	x	x
Credit	Credit accounts and liabilities to be disclosed in LOS. Credit report in file must not be frozen & minimum must show 2 of 3 repositories reporting <i>(UW will condition for 3rd)</i>	x	x	x	x
Date of Birth Exhibit	Must provide photo ID <i>(expired must be verified)</i> or Passport <i>(cannot be expired)</i> . If using Birth Certificate, you must have borrower's current name listed or documentation to paper trail such as marriage license.	x	x	x	x
Disclosures	Amendatory/Escrow Clause & Real Estate Certification <i>(fully executed or at minimum, signed by buyers)</i>		x		
E-Sign Vendors	Certificate of completion, or equivalent.	x	x	x	x
FHA Case Query	Copy of case query for HECM being paid off, or confirmation of the previous case number uploaded to file.	x			
Power of Attorney	Provide an LOE confirming why the POA is being used.	x	x	x	x
Purchase Contract	Does not have to be fully executed but must have complete copy in file. <i>(to include all addendums)</i>		x		
Social Security Number Exhibit	If a valid form of SSN documentation is not in the file, a completed SSA-89 is required so Mutual can pull a SSA89 report. The SSA-89 must be in Mutual's name.	x	x	x	x
Title	Preliminary Title Report, Wiring Instructions, and E&O	x		x	x