



The following checklist provides the items needed for a full submission. Failure to provide these items can result in a delay of your file being sent to Underwriting.

If you have any questions, please contact your MORE Lending Account Executive.

Submission Form Sheet

Proof of DU Referral or LP Ineligibility

FNMA 3.2 File Uploaded

Findings from MORE Solutions

1003 Fully Executed

Credit Report

Income Documentation (W-2's, paystubs, 1040's, etc.)

Asset Documentation (bank statements- All pages)

PITIA for All properties listed on schedule of REO

LOE's

HOI Declaration Page for Subject Property

Title

Estimated Settlement Fee Sheet

Purchase Contract (If Applicable)

Escrow (If Applicable)

Signed Disclosures (Included all other disclosures specific to your company):

Borrower's Authorization

Settlement Service Provider List

Anti-Steering

E-Consent (Required if borrower eSigned disclosures or application)

**Loss Payee Information:**

Synergy One Lending Inc.

ISAOA

3131 Camino Del Rio N Ste 190

San Diego, CA 92108

**MORE Fees:**

\$1,195-Flat fee for UW

**Appraisal Ordering:**

Apex Appraisals

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