

MK Lending Submission Review Check List

All Loans

- Submission Form
- 1003
- 1008
- Signed Borrower Certification / Authorization Form
- Credit Report
- Fee Sheet
- Signed 4506T (Optional)

Conventional Purchase

- 30 days Paystub
- 1-year W-2
- 2-month Bank Statement (Optional)
- Tax Return 1 or 2 years 'Personal & Business'
- Purchase Agreement

Conventional Refinance

- 30 days Paystub
- 1-year W-2
- 2-month Bank Statement (Optional)
- Tax Return 1 or 2 years 'Personal & Business'
- Mortgage Statement
- Hazard Insurance
- HOA (if applicable)

Jumbo Purchase

- 30 days Paystub
- 2-year W-2
- 2-month Bank Statement (Optional)
- Purchase Agreement
- Tax Return 2 years 'Personal & Business'

Jumbo Refinance

- 30 days Paystub
- 2-year W-2
- 2-month Bank Statement (Optional)
- Tax Return 2 years 'Personal & Business'
- Mortgage Statement
- Hazard Insurance
- HOA (if applicable)

FHA Purchase

- Signed Spouse Certification / Authorization Form (If applicable)
- Spouse Credit Report (If applicable)
- Purchase Contract
- 30 days Paystub
- 2-year W-2
- 1-month Bank Statement
- Tax Return 2 years 'Personal & Business'
- FHA Case Number Assignment documentation (If applicable)

FHA Refinance

- Signed Spouse Certification / Authorization Form (If applicable)
- Spouse Credit Report (If applicable)
- 30 days Paystub
- 2-year W-2
- 1-month Bank Statement
- Tax Return 2 years 'Personal & Business'
- FHA Case Number Assignment documentation (If applicable)

FHA Streamline

- Signed Spouse Certification / Authorization Form (If applicable)
- Spouse Credit Report (If applicable)
- FHA Case Number Assignment documentation (If applicable)