



We Make
Mortgages
Happen!

Minimum Requirements for Wholesale Full Package Submissions

1. **Verification of Case # with GMFS showing as sponsor with clear CAIVRS or proof any CAIVRS issues are resolved.**
2. **Complete and accurate Transmittal Summary and 1003 for the loan amount being requested signed and dated by the originator. Please also send your FNMA 3.2 file through the Broker Portal at www.gmfspartners.com**
3. **Executed Borrower's authorization**
4. **Good Faith Estimate with Initial Fees Worksheet**
5. **4506-T**
6. **Purchase agreement (if a purchase)**
7. **Tri-merge credit report required on all borrowers and spouse in community property states.**
8. **USDA RD Loans – Initial 1980-21**
9. **AUS findings (approved or referred)**

AUS APPROVED

MANUAL UNDERWRITE

Income verified per AUS

Written VOE and most recent Pay stub OR most recent 2 yr W-2's plus the most recent 30 Day consecutive pay stubs Showing YTD earnings

Assets verified per AUS

Written VOD and 1 month most Recent bank statement or 2 month consecutive bank Statements

Credit explanation letters if Required by AUS

All credit explanation letters

The following are not required initially but may help expedite the process if available upfront:

Title	Properly executed 92900A
Appraisal	RESPA docs in compliance
Accurate insurance and tax information	Proof of Social Security #
Clear LDP and GSA on all participants	

For additional information regarding submission requirements,
Contact GMFS directly:

Billy Maxwell
(225) 214-5002

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