

# Loan Submission Checklist

## Voltage & High Voltage Series: Full Documentation



Borrower Name: \_\_\_\_\_ Subject Property Address: \_\_\_\_\_

Broker Company Name: \_\_\_\_\_ Broker Contact Name: \_\_\_\_\_

Broker Contact Email: \_\_\_\_\_ Broker Contact Phone: \_\_\_\_\_

Loan Number: \_\_\_\_\_ Lightning Lane Opt-In (Reduced UW Fee)\*

\*By opting in to Lightning Lane and the reduced UW fee, broker must submit 1) Mandatory General Documents, 2) Mandatory Credit Documents, **and** 3) Mandatory Lightning Lane Documents. See below for details.

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The items listed below are required for the loan submission and to submit for initial underwriting review.

### Mandatory General Documents

Borrower Mortgage Broker Compensation Confirmation

Purchase Contract - Signed by all parties w/ALL attachments/addendums (if applicable)

PowerPlay Processing Service Addendum (if applicable, required if selecting Valere Financial's PowerPlay Processing Service)

Are you electing to use Valere Financial PowerPlay Processing Service? No Yes  
(If Yes, signed PowerPlay Processing Service Addendum required)

### Mandatory Credit Documents (Full Documentation Program)

Credit Report

Credit Report Authorization Form (required only if credit is not reissued in TPOC)

Salaried Borrower

Last two (2) years W2s

Most recent 30 consecutive days of paystubs including YTD income

If borrower receives bonus, commission, or overtime income, a written VOE to determine a history and continuance is required

S/E Borrower

Most recent one or two years personal and/or  
Business federal tax returns as applicable

Rental income

Tax returns or

Lease Agreement

Income calculation worksheet

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### Mandatory Lightning Lane Documents (Full Documentation Program)

Title Commitment of preliminary report

Assets (2 months of statements)

Entity documents if vesting in an entity (e.g., LLC, Corporation, Trust). Examples: Formation documents, articles of incorporation, trust certificate, certificate of good standing, etc. See guidelines for requirements.

### Additional Documents Submitted

Please list any additional documents provided with initial loan submission below (Preliminary Title, HOI Dec page, Bank Statements, Divorce Decree, Transferred Appraisal Form, Letters of Explanation, etc.)