

BROKER SUBMISSION CHECKLIST

(REVISED 01/16/18)

- **BROKER APPROVAL** required before a submission can be processed.
- **REQUIRED CITADEL FORMS**
 - [CSC WHOLESALE LOAN SUBMISSION FORM](#)
 - [ORIGINATOR'S STATEMENT OF INFORMATION](#)
 - [ORIGINATOR'S STATEMENT OF INFORMATION ANTI-STEERING](#)
 - [BORROWER'S CERTIFICATION & AUTHORIZATION](#) (or signed 1003)
 - [CSC BROKER LOAN COST & FEES ITEMIZATION](#)
 - [CSC E-CONSENT](#) -Must be legible and signed and dated by borrower(s)
 - Complete legal printed name(s) and email address(es) for borrower(s)
- **FANNIE MAE 3.2 FILE** (.FNM format NOT a .PCF file)
- **1003**
 - 1003 must reflect NMLS # for the specific office location listed
- **BROKER CREDIT REPORT (NOT APPLICABLE FOR ODF FOREIGN NATIONAL BORROWERS)**
- **INCOME: 2 YEARS CONSECUTIVE (FOR ALL BORROWER(S) ON LOAN)**
 - **WAGE EARNER**
 - W-2 for most recent two (2) years & current pay stub reflecting year-to-date earnings
 - **FIXED & OTHER SOURCES**
 - Current award/retirement letter; AND
 - Copy of the most recent bank statement showing automatic deposit OR 1099 for most recent year
 - **SELF-EMPLOYED**
 - 2 consecutive years of 1040's, 1120S', etc.
 - NOTE: YTD P&L and 3 months bank statements required **PTD** to support income
 - **BANK STATEMENTS** (reference program rate sheet/matrix for restrictions)
 - [CSC Bank statement analysis](#) to be completed by Broker
 - 24, 12 or 1mo consecutive months from same account (including all pages, even if blank)
 - All persons on bank statements must be on the 1003 as a qualifying borrower
- **PURCHASE CONTRACT (IF APPLICABLE)**
 - Subject property address/purchase price must match 1003
 - Provide **ALL** (if any) Addendums and/or Counter Offers
- **PRELIMINARY TITLE REPORT** (effective date no earlier than 60 days from submission date)
- **AND/OR APPRAISAL (IF AVAILABLE)** (color PDF)
 - Effective date is no more than 120 days from submission date
 - **MUST** include the following:
 - [Appraisal Invoice](#) verifying order and paid dates. If info is not on invoice provide documentation from the **AMC** to confirm both dates.
 - [Initial Loan Estimate\(LE\) and ITP](#) from Broker/Prior Lender

Once your file is ready to be submitted please upload the submission to your Account Executive for review.

Please Upload Submission to <https://www.citadelservicing.com/resources/file-upload>

Note: Any applications for loans, and any documents, forms and/or information in support thereof ("Loan Application") emailed to your Account Executive shall not be considered a loan submission. Upon speaking with your Account Executive, you will be advised of the process and procedures for submitting a Loan Application to Citadel Servicing Corporation. Should you have questions regarding TIL –RESPA Integrated Disclosures and how they impact your business, please contact your legal counsel.



Corporate Office:

15707 Rockfield Blvd, Suite 320
Irvine, CA 92618
(949) 900-6630

Loss Payee Clause

CITADEL SERVICING CORPORATION
ISAOA
15707 ROCKFIELD BLVD., SUITE 320
IRVINE, CA 92618
CSC LOAN #: *(reference loan approval)*

Index and Adjustment Caps

- Floor at Start Rate / Index is 1yr. CMT
- 2% Initial Cap / 2% Annual Cap / 6% Life Cap
- Margin per credit grade

Visit our website for additional forms <https://www.citadelservicing.com/forms>

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