



# BROKER SUBMISSION CHECKLIST

**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, signed and dated by borrower(s) with complete legal printed name(s) and email address(es) for borrower(s).*

## OTHER REQUIREMENTS FOR SUBMISSION:

**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 FOREIGN NATIONAL BORROWERS)**

**INCOME: 2 YEARS CONSECUTIVE FOR ALL BORROWER(S) ON THE LOAN**

#### ▶ WAGE EARNER:

- W-2 for most recent two (2) years & current pay stub reflecting year-to-date earnings

#### ▶ FIXED AND OTHER SOURCES:

- Current award/retirement letter; AND
- Copy of most recent bank statement showing automatic deposit OR 1099 for most recent year

#### ▶ SELF-EMPLOYED:

- Two (2) consecutive years 1040's, 1120S', etc.
- Note: YTD P&L and 3 months bank statements required PTD to support income

#### ▶ BANK STATEMENTS (referent program rate sheet/matrix for restrictions):

- [CSC Bank Statement Analysis](#) to be completed by Broker
- 24, 12 or 1 months consecutive from the same account (all pages even if blank)
- All persons on bank statement must be on the 1003 as a qualifying borrower
- Provide (3) Months Bank statements from alternative account to document "Rental Income" received (IF APPLICABLE) Note: failure to document rental income deposited into another account will result in rental income being excluded as qualifying income)

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.



## **PURCHASE CONTRACT (IF APPLICABLE)**

- ▶ Subject property address/purchase price must match 1003
- ▶ Provide **ALL** (if any) Addendums and/or Counter Offers

## **PRELIMINARY TITLE REPORT**

- ▶ *FULL ALTA POLICY – short form not accepted; effective date no earlier than 60 days from submission date*

## **AND/OR APPRAISAL (IF AVAILABLE, color PDF only)**

- ▶ 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

## **Current Rental Agreements to document rental income received (if applicable)**

**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>**

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### **Corporate Office:**

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

### **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

### **Loss Payee Clause:**

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

**For additional forms, visit:**

**<https://www.citadelservicing.com/forms>**

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