



**HARP 2.0
Submission Checklist**

Loan Number _____ Loan Type _____
Mortgagor Name _____
Property Address _____
Correspondent Name _____ Branch Location _____
Person to contact regarding this submission _____
Contacts e-mail address _____
Phone number _____ Fax _____ Date _____

Loan submissions should be uploaded to Renasant Connect. Documents below are not required to be submitted in any particular order, however, bolded documents are required to be included in the imaged loan file.

*** Required before underwriter reviews file**

- _____ 1. **HARP 2.0 loan submission cover sheet ***
- _____ 2. Copy of Loan Registration
- _____ 3. Flood Certification
- _____ 4. **LP / DU Findings**
- _____ 5. **Transmittal Summary (Fannie Mae 1008/Freddie Mac 1077)***
- _____ 6. **Typed application (Fannie Mae 1003 /Freddie Mac 65) ***
- _____ 7. Assignment/Transfer & Certified Copy Form
- _____ 8. **Original or handwritten application (must be signed by originator) ***
- _____ 9. **Credit report – with credit scores from all repositories accessed ***
- _____ 10. Credit explanations
- _____ 11. Verification(s) of credit
- _____ 12. Mortgage Verification(s)/Rental Reference
- _____ 13. **Payoff Letter ***
- _____ 14. Other documentation applicable (e.g. divorce decrees, bankruptcy docs. etc.)
- _____ 15. **VOD or alt. Doc. and borrower explain & document any recent increases ***
- _____ 16. Gift letter
- _____ 17. **VOE or alt. Docs. for employment & income ***
- _____ 18. Self-employed income analysis (FNMA 1084)
- _____ 19. **Tax returns for past 2 years (if self employed or applicable) ***
- _____ 20. Signed P&L and balance sheet if more than 3 months since fiscal year end (if applicable)
- _____ 21. **Tax Transcripts ***
- _____ 22. Leases for rental properties
- _____ 23. **RESPA disclosures (Initial TIL, GFE, Servicing Disclosure, Intent to Proceed, TILA Processors Cert) ***
- _____ 24. **Signed 4506 T disclosure ***
- _____ 25. Original borrower’s certification and authorization
- _____ 26. All other disclosures required by local, state, or federal regulations or laws
- _____ 27. Other _____
- _____ 28. Other _____
- _____ 29. Other _____