



New Loan Submission Checklist

When submitting loans to T.J. Financial, Inc. all documents listed below MUST be included in the loan package. When a complete loan package is received, T.J. Financial Inc. will review the Initial GFE and Mortgage Broker Fee Agreement for accuracy. If inaccurate information is discovered on the initial GFE or Mortgage Broker Fee Agreement, we will not register the loan until both initial GFE/MBFA are correct.

- _____ **T.J. Financial Inc. All-In-One Form Signed By Loan Broker & Loan Officer**
*It is important to provide accurate information such as the occupancy & property type. Incorrect information may result in extra cost(s). (Examples: submission form shows O/O when the loan should be a n/o/o or show SFR when the property is a 2U properties)

- _____ **Completed Initial Loan Application Form (Signed/Dated)**

- _____ **Borrower's Authorization Form (Signed)**

- _____ **Completed Initial GFE Dated within 3 days of Loan Application Form**
*All fields must be completed. The Block #1 on page 2 of GFE should reflect TOTAL of ALL broker fees and Lender Fee (T. J. Financial, Inc.) of \$920.00. Any broker administration fee, processing fee & application fee should be incorporated as one total broker fee.

- _____ **Settlement Service Provider List with Vendor's Name & Fees (Known as SSPL)**
*SSPL must be provided at submission. If no SSPL is provided at submission, blocks 3-7 fees will automatically be subject to 10% aggregate tolerance.

- _____ **Mortgage Broker Fee Agreement (Signed/Dated by Borrowers & Broker)**
*Must be dated by all parties prior to submission.

- _____ **Borrower's Intent to Proceed (Signed/Dated)**
*Only required if old MBFA is used.

- _____ **Fair Lending Notice and Initial Truth-In-Lending prepared within 3 days of Initial Loan Application Form**

- _____ **4506-T Form (Signed/Dated on Application Date)**