OneTouch

CONVENTIONAL AND GOVERNMENT

Submission checklist: Conventional, FHA, VA, USDA

Updated November 18, 2026

Put these items in your LOS, then hand off the file. The more that is there on day one, the faster your borrower hears from us. If something is missing, we flag it the same day and start collecting it.

File setup

- [ ] The lender you are submitting to, with your broker login or credentials saved in your LOS
- [ ] Title company name, contact and website
- [ ] Escrow or closing agent email and phone
- [ ] Homeowners insurance agent name and phone (purchase) or current policy (refinance)
- [ ] Loan officer and loan officer assistant contact info
- [ ] Borrower's preferred contact method and best time to reach them
- [ ] Initial disclosures sent by you, the broker. We confirm they went out before the file moves.

Loan documents

- [ ] Completed loan application (URLA / 1003), signed by the loan officer
- [ ] Credit report pulled into your LOS
- [ ] Fully executed purchase agreement with all addenda and counters (purchase)
- [ ] Current mortgage statement for every lien on the property (refinance)
- [ ] Earnest money deposit receipt or proof it cleared (purchase)
- [ ] HOA contact and most recent dues statement, if the property has an HOA
- [ ] VA: Certificate of Eligibility, DD-214 or statement of service, and the signed VA addendum
- [ ] FHA: FHA case number request details, if not already assigned
- [ ] USDA: property eligibility and income eligibility printouts

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SUBMISSION CHECKLIST · CONTINUED

Borrower documents

- [ ] Government photo ID for every borrower
- [ ] Most recent 30 days of paystubs
- [ ] W-2s for the last two years
- [ ] Tax returns for the last two years, all pages and schedules (self-employed, commission, rental or when the lender requires them)
- [ ] Most recent two months of bank statements, all pages, for every account used for down payment, closing costs or reserves
- [ ] Source and paper trail for any large deposit
- [ ] Gift letter and proof of gift funds, if a gift is used
- [ ] Retirement or investment account statements, if used for reserves
- [ ] Divorce decree, separation agreement or child support order, if applicable
- [ ] Bankruptcy or foreclosure discharge papers, if applicable
- [ ] Twelve months of rent history, if the lender requires it
- [ ] Letters of explanation for credit inquiries, address history or anything unusual

Lender guidelines control what is required on each loan. We confirm the exact list for your lender and program during intake and flag anything missing the same day.

Ready? **Hand off your next file** at myonehome.com/send-us-one-file or call 313-744-0033.