



Loan Submission Training Guide & Requirements

INVESTOR LOAN
DIVISION-ILD



INVESTOR LOAN DIVISION (ILD) LOAN SUBMISSION TRAINING GUIDE AND REQUIREMENTS

Purpose: Provide guidance to Sales and Operations on how to submit Investor Loans.

Legend:

- Investor Loan Division Sales = ILD
- Wholesale Account Executives = AE
- Retail Loan Officer = LO
- Correspondent Business Development Officer = BDO

Loan Submission Matrix Overview:

LOAN SETUP DEPARTMENT FOR SUBMISSION BY LOAN PRODUCT							
			ILD	LOS	AE	LO	BDO
1	DSCR-SFR		ILD Setup	Byte	Whlsle Setup	Retail Setup	ILD Setup
2	Bridge- SFR		ILD Setup	Decipher	ILD Setup	ILD Setup	ILD Setup
3	Bridge- MF		ILD Setup	Decipher	ILD Setup	ILD Setup	ILD Setup
4	Long Term- MF		ILD Setup	Byte	Whlsle Setup	Retail Setup	ILD Setup

Submission, Processing, Underwriting Requirements & Tasks		
Loan Program	LOS	Applicable to Acra Salespersons
DSCR-SFR Loans	Byte	ILD & BDO's Only
Bridge- SFR Loans	Decipher	ILD, BDO's, AE's, LO's
Bridge- MF Loans	Decipher	ILD, BDO's, AE's, LO's

DSCR SFR LOAN SUBMISSION PROCESS

STEP 1 – Setup Requirements:

Salesperson Responsibilities and Initial Document Requirements to submit loan into Setup:

- Submit Referrer Approval to Vendor Management
- Letter of Intent/Preapproval
- Complete Signed Business Purpose Application (1003 applications not allowed)
 - Sign personal name by guarantors with reference to Entity
 - (e.g., Jon Smith Managing Member of XYZ, LLC)
- Signed Disclosures
 - *Signed E-Consent*
 - *Acra ECOA Anti-Discrimination Notice*
 - *ECOA Right to appraisal*
 - *Mortgage Fraud Disclosure*
 - *USA Patriot Act Disclosure*
- Credit Report(s)

Setup/Jr. Processor:

- Input all information to Byte and DV
- Assign Loan Number
- Pull additional credit based on entity
- Send Appraisal Payment Link to Borrower for payment to order Appraisal
 - If using Referrer's Appraisal- send to Acra Valuation Department for review
- For DSCR SFR & Long-Term MF, Mark Set Up 1 Date completed via BytePro

ILD Screen



The screenshot shows a web interface titled "ILD Screen". Below the title, there are two blue links: "Setup 1 Complete" and "Setup 2 Complete". To the right of these links is a date input field containing "09/15/2022" and a dropdown menu with a blue border. A red arrow points to the date field. Below the date field is another empty input field with a dropdown menu.

Y= Required to submit or move to next function in workflow		N= Not required to submit or move to next function in workflow		
1	SETUP REQUIREMENTS & TASKS	Sales Channels (ILD & BDO)	ACRA EMPLOYEE ROLES & RESPONSIBILITIES	
SETUP PROCESS-Step 1				
	DSCR SFR	SALESPERSON	SETUP/JR PROCESSOR	
1.0	Referrer Approval	Y	Sub to VM	1st step confirm referrer approved.
2.0	Signed Letter of Intent/ Preapproval	Y	Submit to Setup	Input to Byte/DV
3.0	Complete Signed Application	Y	Submit to Setup	Input to Byte/DV includes borrower authorization
4.0	Signed Disclosures	Y	Submit to Setup	Input to Byte/DV name of borrower has to be entity
1	1 Signed E-Consent	Y	Submit to Setup	Input to Byte/DV name of borrower has to be entity
2	2 Acra ECCA Anti-Discrimination Notice	Y	Submit to Setup	Input to Byte/DV name of borrower has to be entity
3	3 ECCA Right to appraisal	Y	Submit to Setup	Input to Byte/DV name of borrower has to be entity
4	4 Mortgage Fraud Disclosure	Y	Submit to Setup	Input to Byte/DV name of borrower has to be entity
5	5 USA Patriot Act Disclosure	Y	Submit to Setup	Input to Byte/DV name of borrower has to be entity
5.0	Credit Report(s) (pull based on application)	N		Order/Input to Byte/DV Communicate credit scores to sales
6.0	Appraisal	N	Order Appraisal & Send Payment Link to Referrer. If appraisal sub'd send to Acra Value dept for review.	
1	1 Appraisal Pmt Link Sent to Borrower			Loan Number Established

Setup/Jr Processor Responsibilities – Input to Byte/DV– Step 2:

- Purchase Contract (if applicable) – Obtain from Borrower
- Order Sitex
- Order Flood Certificate
 - If Flood zone – obtain flood disclosure
- Obtain Entity Docs – Operating Agreement & Bylaws

SETUP PROCESS-Step 2				
	DSCR SFR	SETUP/JR PROCESSOR		
7.0	Purchase Contract (if applies)	Y	Obtain from Borrower & Input to Byte/DV	
8.0	Sitex	Y	Order & Input to Byte/DV	
9.0	Flood Certificate	Y	Order & Input to Byte/DV	
7	If flood zone-obtain flood disclosure	Y	Order & Input to Byte/DV	
10.0	Entity Docs- Op. Agree./Bylaws	Y	Obtain from Borrower & Input to Byte/DV	All guarantors to be on application
Task to Processing		COMPLETE ALL TO ADVANCE		Appraisal pmt. to be confirmed

Note: All documents must be received before file can be sent to Processor. If so, complete next step:

- For DSCR SFR & Long-Term MF, Mark Set Up 2 Date completed via BytePro

ILD Screen

ILD Screen

[Setup 1 Complete](#)

09/15/2022

[Setup 2 Complete](#)

09/15/2022

- Task notification created. Add comments/notes, additional contacts as necessary.

Send To Cc

Deanna Domire

Subject 237000052 - Little Wekiva Properties LLC

ILD Setup Complete - Ready for Processing

Step 2 - Processing Requirements – Input to Byte/DV:

Processor Responsibilities:

- Obtain Appraisal
- Obtain 2 forms of Government issued ID
- Background Check (Entity & Guarantors)
- Obtain Bank Statements (2 Months)
- Order Title Report
- Order Tax Certification
- Obtain Hazard Insurance
- Check Pricing
- Task to Underwriting for Conditions and/or CTC Review

2	PROCESSING REQUIREMENTS & TASKS	Sales Channels (ILD & BDO)	ACRA EMPLOYEE ROLES & RESPONSIBILITIES		
LOAN PROCESSING					
		DSCR SFR	SALESPERSON	PROCESSOR	UNDERWRITER
	5/ Pull add'l credit based on entity	Y	No Task	Updates Input to Byte/DV	No Task
	6/ Obtain Appraisal	Y	No Task	Input to Byte/DV	No Task
	8/ Update Entity Docs (if applies)	Y	No Task	Updates Input to Byte/DV	No Task
11.0	Two Forms Gov. Issued ID	Y	No Task	Input to Byte/DV	No Task
12.0	Background Chk (Entity & Guarantors)	Y	No Task	Order & Input to Byte/DV	No Task
13.0	Bank Statements (2 Months)	Y	No Task	Obtain & Input to Byte/DV	No Task
14.0	Title Report	Y	No Task	Obtain & Input to Byte/DV	No Task
15.0	Tax Certification	Y	No Task	Obtain & Input to Byte/DV	No Task
16.0	Hazard Insurance	Y	No Task	Obtain & Input to Byte/DV	No Task
17.0	Pricing Check Completed	Y	No Task	Final Pricing , Input to Byte/D	No Task
	Task to Underwriting			COMPLETE ALL to ADVANCE	

Note: All documents must be received before file can be submitted to Underwriting

Step 3 - Underwriting Requirements – Input to Byte/DV:

Underwriting Responsibilities:

- Review Loan
 - Issue Conditional Loan Approval (CLA)
 - Review and clear conditions
 - Issue CTC

3	UNDERWRITING REQUIREMENTS & TASKS	Sales Channels (ILD & BDO)	ACRA EMPLOYEE ROLES & RESPONSIBILITIES			
			UNDERWRITING			
		DSCR SFR	SALESPERSON	SETUP/JR PROC.	PROCESSOR	UNDERWRITER
1.0	Referrer Approval	Y	No Task	No Task	No Task	UW, Access Byte/DV
2.0	Signed Letter of Intent/ Preapproval	Y	No Task	No Task	No Task	UW, Access Byte/DV
3.0	Complete Signed Application	Y	No Task	No Task	No Task	UW, Access Byte/DV
4.0	Signed Disclosures	Y	No Task	No Task	No Task	UW, Access Byte/DV
5.0	Credit Reports (updated if applies)	Y	No Task	No Task	No Task	UW, Access Byte/DV
6.0	Appraisal	Y	No Task	No Task	No Task	UW, Access Byte/DV
7.0	Purchase Contract (if applies)	Y	No Task	No Task	No Task	UW, Access Byte/DV
8.0	Sitex	Y	No Task	No Task	No Task	UW, Access Byte/DV
9.0	Flood Certificate	Y	No Task	No Task	No Task	UW, Access Byte/DV
10.0	Entity Docs	Y	No Task	No Task	No Task	UW, Access Byte/DV
11.0	Two Forms Gov. Issued ID	Y	No Task	No Task	No Task	UW, Access Byte/DV
12.0	Background Chk (Entity & Guarantors)	Y	No Task	No Task	No Task	UW, Access Byte/DV
13.0	Bank Statements (2 Months)	Y	No Task	No Task	No Task	UW, Access Byte/DV
14.0	Title Report	Y	No Task	No Task	No Task	UW, Access Byte/DV
15.0	Tax Certification	Y	No Task	No Task	No Task	UW, Access Byte/DV
16.0	Hazard Insurance	Y	No Task	No Task	No Task	UW, Access Byte/DV
17.0	Pricing Check Completed	Y	No Task	No Task	No Task	UW, Access Byte/DV
	Issue CTC- Task to Doc Review					COMPLETE ALL to ADVANCE

BRIDGE SFR LOAN SUBMISSION PROCESS

STEP 1 – Setup Requirements:

Salesperson Responsibilities and Initial Document Requirements to submit loan into Setup:

- Submit Referrer Approval to Vendor Management
- Signed Letter of Intent/Preapproval
- Complete Signed Business Purpose Application (1003 applications not allowed)
 - Sign personal name by guarantors with reference to Entity
 - (e.g., Jon Smith Managing Member of XYZ, LLC)
- Signed Disclosures
 - *Signed E-Consent*
 - *Acra ECOA Anti-Discrimination Notice*
 - *ECOA Right to appraisal*
 - *Mortgage Fraud Disclosure*
 - *USA Patriot Act Disclosure*
- Credit Report(s)

Setup/Jr. Processor:

- Input all information to input to Decipher
- Assign Loan Number
- Pull additional credit based on entity
- Send Appraisal Payment Link to Borrower for payment to order Appraisal
 - If using Referrer's Appraisal- send to Acra Valuation Department for review

Y= Required to submit or move to next function in workflow		N= Not required to submit or move to next function in workflow	
1 SETUP REQUIREMENTS & TASKS		Sales Channels (ILD, AE & BDO)	ACRA EMPLOYEE ROLES & RESPONSIBILITIES
SETUP PROCESS-Step 1			
	Bridge-SFR	SALESPERSON	SETUP/JR PROCESSOR
1.0 Referrer Approval	Y	Sub to VM	1st step confirm referrer approved.
2.0 Signed Letter of Intent/ Preapproval	Y	Submit to Setup	Input to Decipher
3.0 Complete Signed Application	Y	Submit to Setup	Input to Decipher includes borrower authorization
4.0 Signed Disclosures	Y	Submit to Setup	Input to Decipher name of borrower has to be entity
1 <i>Signed E-Consent</i>	y	Submit to Setup	Input to Decipher name of borrower has to be entity
2 <i>Acra ECOA Anti-Discrimination Notice</i>	y	Submit to Setup	Input to Decipher name of borrower has to be entity
3 <i>ECOA Right to appraisal</i>	y	Submit to Setup	Input to Decipher name of borrower has to be entity
4 <i>Mortgage Fraud Disclosure</i>	y	Submit to Setup	Input to Decipher name of borrower has to be entity
5 <i>USA Patriot Act Disclosure</i>	y	Submit to Setup	Input to Decipher name of borrower has to be entity
5.0 Credit Report(s) (pull based on application)	N		Order/Input to Decipher Communicate credit scores to sales
6.0 Appraisal	N		Order Appraisal or Third Party Review, send pmt link to client.
1 <i>Appraisal Pmt Link Sent to Borrower</i>			Loan Number Established

Setup/Jr Processor Responsibilities – Input into Decipher– Step 2:

- Purchase Contract (if applicable) – Obtain from Borrower
- Rehab Budget – Obtain from Borrower
- REO Schedule – Obtain from Borrower
- Obtain Entity Docs – Operating Agreement / Bylaws
- Order Sitex
- Order Flood Certificate
 - If Flood zone – obtain flood disclosure

SETUP PROCESS-Step 2			
		Bridge-SFR	SETUP/JR PROCESSOR
7.0	Purchase Contract (if applies)	Y	Obtain for Appraisal Order; Input to Decipher
8.0	Sitex	Y	Order & Input to Decipher
9.0	Flood Certificate	Y	Order & Input to Decipher
1	If flood zone-obtain flood disclosure	Y	Order & Input to Decipher
10.0	Entity Docs- Op. Agree./Bylaws	Y	Obtain from Borrower & Input to Decipher All guarantors to be on application
11.0	Rehab Budget	Y	Obtain from Borrower & Input to Decipher
12.0	REO Schedule	Y	Obtain from Borrower & Input to Decipher
Task to Processing			COMPLETE ALL TO ADVANCE Appraisal pmt. to be confirmed

Note: All documents must be received before file can be sent to Processor

Step 2 - Processing Requirements – Input into Decipher:

Processor Responsibilities:

- Obtain Appraisal
- Update Entity Doc's (if applicable)
- Obtain 2 forms of Government issued ID
- Background Check (Entity & Guarantors)
- Obtain Bank Statements (2 Months)
- Order Title Report
- Order Tax Certification
- Obtain Hazard Insurance
- Check Pricing
- Task to Underwriting for Conditions and/or CTC Review

2	PROCESSING REQUIREMENTS & TASKS	Sales Channels (ILD, AE & BDO)	ACRA EMPLOYEE ROLES & RESPONSIBILITIES		
LOAN PROCESSING					
		Bridge-SFR	SALESPERSON	PROCESSOR	UNDERWRITER
	5.1 Pull add'l credit based on entity docs	Y	No Task	Updates Input to Decipher	No Task
	6.1 Obtain Appraisal	Y	No Task	Input to Decipher	No Task
	12.1 Update Entity Docs (if applies)	Y	No Task	Updates Input to Decipher	No Task
13.0	Two Forms Gov. Issued ID	Y	No Task	Obtain, Input to Decipher	No Task
14.0	Background Chk (Entity & Guarantors)	Y	No Task	Order & Input to Decipher	No Task
15.0	Bank Statements (2 Months)	Y	No Task	Obtain, Input to Decipher	No Task
16.0	Title Report	Y	No Task	Order & Input to Decipher	No Task
17.0	Tax Certification	Y	No Task	Order & Input to Decipher	No Task
18.0	Hazard Insurance	Y	No Task	Order & Input to Decipher	No Task
19.0	Pricing Check Completed	Y	No Task	Price, Input to Decipher	No Task
	Task to Underwriting			COMPLETE ALL to ADVANCE	

Note: All documents must be received before file can be submitted to Underwriting

Step 3 - Underwriting Requirements – Input into Decipher:

Underwriting Responsibilities:

- Review Loan
 - Issue Conditional Loan Approval (CLA)
 - Review and clear conditions
 - Issue CTC

3	UNDERWRITING REQUIREMENTS & TASKS	Sales Channels	ACRA EMPLOYEE ROLES & RESPONSIBILITIES			
		(ILD, AE & BDO)	UNDERWRITING			
		Bridge-SFR	SALESPERSON	SETUP/JR PROC.	PROCESSOR	UNDERWRITER
1.0	Referrer Approval	Y	No Task	No Task	No Task	UW, Access Decipher
2.0	Signed Letter of Intent/ Preapproval	Y	No Task	No Task	No Task	UW, Access Decipher
3.0	Complete Signed Application	Y	No Task	No Task	No Task	UW, Access Decipher
4.0	Signed Disclosures	Y	No Task	No Task	No Task	UW, Access Decipher
5.0	Credit Reports (updated if applies)	Y	No Task	No Task	No Task	UW, Access Decipher
6.0	Appraisal	Y	No Task	No Task	No Task	UW, Access Decipher
7.0	Purchase Contract (if applies)	Y	No Task	No Task	No Task	UW, Access Decipher
8.0	Sitex	Y	No Task	No Task	No Task	UW, Access Decipher
9.0	Flood Certificate	Y	No Task	No Task	No Task	UW, Access Decipher
10.0	Entity Docs- Op. Agree./Bylaws	Y	No Task	No Task	No Task	UW, Access Decipher
11.0	Rehab Budget	Y	No Task	No Task	No Task	UW, Access Decipher
12.0	REO Schedule	Y	No Task	No Task	No Task	UW, Access Decipher
13.0	Two Forms Gov. Issued ID	Y	No Task	No Task	No Task	UW, Access Decipher
14.0	Background Chk (Entity & Guarantors)	Y	No Task	No Task	No Task	UW, Access Decipher
15.0	Bank Statements (2 Months)	Y	No Task	No Task	No Task	UW, Access Decipher
16.0	Title Report	Y	No Task	No Task	No Task	UW, Access Decipher
17.0	Tax Certification	Y	No Task	No Task	No Task	UW, Access Decipher
18.0	Hazard Insurance	Y	No Task	No Task	No Task	UW, Access Decipher
19.0	Pricing Check Completed	Y	No Task	No Task	No Task	UW, Access Decipher
	Issue CTC- Task to Doc Review					COMPLETE ALL to ADVANCE

BRIDGE MULTI-FAMILY LOAN SUBMISSION PROCESS

STEP 1 – Setup Requirements:

Salesperson Responsibilities and Initial Document Requirements to submit loan into Setup:

- Submit Referrer Approval to Vendor Management
- Signed Letter of Intent/Preapproval
- Complete Signed Business Purpose Application (1003 applications not allowed)
 - Sign personal name by guarantors with reference to Entity
 - (e.g., Jon Smith Managing Member of XYZ, LLC)
- Signed Disclosures
 - *Signed E-Consent*
 - *Acra ECOA Anti-Discrimination Notice*
 - *ECOA Right to appraisal*
 - *Mortgage Fraud Disclosure*
 - *USA Patriot Act Disclosure*
- Credit Report(s)

Setup/Jr. Processor:

- Input all information to input to Decipher
- Assign Loan Number
- Pull additional credit based on entity
- Send Appraisal Payment Link to Borrower for payment to order Appraisal
 - If using Referrer's Appraisal- order Appraisal Review

Y= Required to submit or move to next function in workflow		N= Not required to submit or move to next function in workflow	
1 SETUP REQUIREMENTS & TASKS		ACRA EMPLOYEE ROLES & RESPONSIBILITIES	
Sales Channels (ILD, AE & BDO)		SETUP PROCESS-Step 1	
Bridge-MF		SALESPERSON	SETUP/JR PROCESSOR
1.0 Referrer Approval	Y	Sub to VM	1st step confirm referrer approved.
2.0 Signed Letter of Intent/ Preapproval	Y	Submit to Setup	Input to Decipher
3.0 Complete Signed Application	Y	Submit to Setup	Input to Decipher includes borrower authorization
4.0 Signed Disclosures	Y	Submit to Setup	Input to Decipher name of borrower has to be entity
1 Signed E-Consent	y	Submit to Setup	Input to Decipher name of borrower has to be entity
2 Acra ECOA Anti-Discrimination Notice	y	Submit to Setup	Input to Decipher name of borrower has to be entity
3 ECOA Right to appraisal	y	Submit to Setup	Input to Decipher name of borrower has to be entity
4 Mortgage Fraud Disclosure	y	Submit to Setup	Input to Decipher name of borrower has to be entity
5 USA Patriot Act Disclosure	y	Submit to Setup	Input to Decipher name of borrower has to be entity
5.0 Credit Report(s) (pull based on application)	N		Order/Input to Decipher Communicate credit scores to sales
6.0 Appraisal	N		Order Appraisal or Appraisal Review & Send Payment Link to Borrower
1 Appraisal Pmt Link Sent to Borrower			Loan Number Established

Setup/Jr Processor Responsibilities – Input into Decipher– Step 2:

- Purchase Contract (if applicable) – Obtain from Borrower
- Rehab Budget – Obtain from Borrower
- REO Schedule – Obtain from Borrower
- Obtain Entity Docs – Operating Agreement / Bylaws
- Order Sitex
- Order Flood Certificate
 - If Flood zone – obtain flood disclosure

SETUP PROCESS-Step 2			
	Bridge-MF	SETUP/JR PROCESSOR	
7.0 Purchase Contract (if applies)	Y	Obtain for Appraisal Order; Input to Decipher	
8.0 Sitex	Y	Order & Input to Decipher	
9.0 Flood Certificate	Y	Order & Input to Decipher	
1 If flood zone-obtain flood disclosure	Y	Order & Input to Decipher	
10.0 Entity Docs- Op. Agree./Bylaws	Y	Obtain from Borrower & Input to Decipher	All guarantors to be on application
11.0 Rehab Budget	Y	Obtain from Borrower & Input to Decipher	
12.0 REO Schedule	Y	Obtain from Borrower & Input to Decipher	
Task to Processing		COMPLETE ALL TO ADVANCE	Appraisal pmt. to be confirmed

Note: All documents must be received before file can be sent to Processor

Step 2 - Processing Requirements – Input into Decipher:

Processor Responsibilities:

- Obtain Appraisal
- Update Entity Doc's (if applicable)
- Obtain 2 forms of Government issued ID
- Background Check (Entity & Guarantors)
- Obtain Bank Statements (2 Months)
- Order Title Report
- Order Tax Certification
- Obtain Hazard Insurance
- Environment Report (if applicable)
- Check Pricing
- Task to Underwriting for Conditions and/or CTC Review

2	PROCESSING REQUIREMENTS & TASKS	Sales Channels (ILD, AE & BDO)	ACRA EMPLOYEE ROLES & RESPONSIBILITIES		
LOAN PROCESSING					
	Bridge-MF	SALESPERSON	PROCESSOR	UNDERWRITER	
	5.1 Pull add'l credit based on entity docs	Y	No Task	Updates Input to Decipher	No Task
	6.1 Obtain Appraisal	Y	No Task	Input to Decipher	No Task
	## Update Entity Docs (if applies)	Y	No Task	Updates Input to Decipher	No Task
13.0	Two Forms Gov. Issued ID	Y	No Task	Obtain, Input to Decipher	No Task
14.0	Background Chk (Entity & Guarantors)	Y	No Task	Order & Input to Decipher	No Task
15.0	Bank Statements (2 Months)	Y	No Task	Obtain, Input to Decipher	No Task
16.0	Title Report	Y	No Task	Order & Input to Decipher	No Task
17.0	Tax Certification	Y	No Task	Order & Input to Decipher	No Task
18.0	Hazard Insurance	Y	No Task	Order & Input to Decipher	No Task
19.0	Environment Report (if applies)	Y	No Task	Order & Input to Decipher	No Task
20.0	Pricing Check Completed	Y	No Task	Price , Input to Decipher	No Task
	Task to Underwriting			COMPLETE ALL to ADVANCE	

Note: All documents must be received before file can be submitted to Underwriting

Step 3 - Underwriting Requirements – Input into Decipher:

Underwriting Responsibilities:

- Review Loan
 - Issue Conditional Loan Approval (CLA)
 - Review and clear conditions
 - Issue CTC

3 UNDERWRITING REQUIREMENTS & TASKS		Sales Channels (ILD, AE & BDO)	ACRA EMPLOYEE ROLES & RESPONSIBILITIES			
UNDERWRITING						
	Bridge-MF	SALESPERSON	SETUP/JR PROC.	PROCESSOR	UNDERWRITER	
1.0 Referrer Approval	Y	No Task	No Task	No Task	UW, Access Decipher	
2.0 Signed Letter of Intent/ Preapproval	Y	No Task	No Task	No Task	UW, Access Decipher	
3.0 Complete Signed Application	Y	No Task	No Task	No Task	UW, Access Decipher	
4.0 Signed Disclosures	Y	No Task	No Task	No Task	UW, Access Decipher	
5.0 Credit Reports (updated if applies)	Y	No Task	No Task	No Task	UW, Access Decipher	
6.0 Appraisal	Y	No Task	No Task	No Task	UW, Access Decipher	
7.0 Purchase Contract (if applies)	Y	No Task	No Task	No Task	UW, Access Decipher	
8.0 Sitex	Y	No Task	No Task	No Task	UW, Access Decipher	
9.0 Flood Certificate	Y	No Task	No Task	No Task	UW, Access Decipher	
10.0 Entity Docs- Op. Agree./Bylaws	Y	No Task	No Task	No Task	UW, Access Decipher	
11.0 Rehab Budget	Y	No Task	No Task	No Task	UW, Access Decipher	
12.0 REO Schedule	Y	No Task	No Task	No Task	UW, Access Decipher	
13.0 Two Forms Gov. Issued ID	Y	No Task	No Task	No Task	UW, Access Decipher	
14.0 Background Chk (Entity & Guarantors)	Y	No Task	No Task	No Task	UW, Access Decipher	
15.0 Bank Statements (2 Months)	Y	No Task	No Task	No Task	UW, Access Decipher	
16.0 Title Report	Y	No Task	No Task	No Task	UW, Access Decipher	
17.0 Tax Certification	Y	No Task	No Task	No Task	UW, Access Decipher	
18.0 Hazard Insurance	Y	No Task	No Task	No Task	UW, Access Decipher	
19.0 Environment Report (if applies)	Y	No Task	No Task	No Task	UW, Access Decipher	
20.0 Pricing Check Completed	Y	No Task	No Task	No Task	UW, Access Decipher	
Issue CTC- Task to Doc Review					COMPLETE ALL to ADVANCE	