



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).*

[TAXPAYER FIRST CONSENT FORM](#) (Only Applicable on files submitted with tax returns)

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>

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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