PBM Submission Documentation Checklist

Because customer satisfaction is very important at Provident, we want to supply you with the "tools" you need to insure they very best turn times we can. Files that are missing the items below, in their submission package may be held until all items are completed, which causes delays in closing your files. Below is a list of standard items needed on each file.

☐	PBM Submission Sheet
☐	PBM or Broker Issued Loan Estimate
☐	Initial Fee Worksheet
☐	Change of Circumstance forms (if applicable)
☐	Service Provider List
☐	Broker Issued L.E (Requires Delivery Confirmation i.e. E-Delivery Consent Confirmation)
☐	Intent to Proceed – MUST be in compliance and signed by loan agent
☐	Borrowers Authorization signed (live signature)
☐	Fully Executed 4506-T (live signature)
☐	Fully Executed Social Security Verification SSA-89 Form (live signature)
☐	Fully Executed Broker Disclosures Dated In Compliance of Initial 1003
☐	1008 / FHA Transmittal / VA Loan Analysis
☐	Initial 1003 – MUST have ALL SECTIONS completed/signed by all parties
☐	DU / LP AND RELEASED TO PROVIDENT Bank (Credit Report MUST be no older than 30 days at the time of submission
☐	FHA HUD / VA Addendums
☐	FHA Case Number Request or New FHA Case Number with Netting Authorization (if applicable) – MUST match Vesting / VA Case Number
☐	Original Credit Report and any Supplements • FHA transactions MUST also include credit reports for spouses even if they are not going on the loan. • MUST include Risk Base Pricing Disclosure Notice. • FHA Streamline Mortgage Only credit report with fico scores
☐	Copy of Social Security Card & Resident Alien status (if applicable) and Photo ID (to be used for Patriot Act ONLY)
☐	1 Full Month of CURRENT Paystubs (1 stub for monthly; 2 stubs for bi-monthly/biweekly; 4 stubs for weekly) for all borrowers
☐	W-2s for previous 2 years of employment
☐	1040's for previous 2 years with all schedules (if applicable; based on DU/LP)
☐	Purchase Agreement and Counter offers (if applicable)
☐	Current Demand (if applicable)
☐	Full Escrow Instructions with all supplements and INCLUDING vesting (not required to be "executed")
☐	Full Preliminary Title Report with 24 months chain of title / Address Supplement (Short Form not Accepted)
☐	Appraisal Report & Color Photos (if applicable)
☐	Condo / PUD Requirements (CC&R's, Bylaws, Budget, Articles of Incorporation, HOA Letter)
☐	Master Insurance Policy for condo's
☐	Copy of current Hazard Insurance