



PRELOOK REQUEST PROCESS GUIDE

Request a Prelook:

Email TPOprelookrequest@gmfsllending.com to request Prelook Review.

Required Items to request a Prelook –

All documents below must be uploaded to the TPO – Full Initial package document label:

1. Fully completed URLA/1003
2. Credit
3. Approved/Eligible AUS
4. Income documents:
 - a. 30 days paystubs
 - b. W2 requirement set by AUS (1 or 2 years)
 - c. Self Employed borrower(s) must meet yearly requirements set by AUS (1 or 2 years)
 - d. Self Employed borrower(s) must have LoanBeam Tax Return findings
 - e. If borrower has a gap of employment, a LOX from the borrower stating dates and reason for gap.

NOTE: incorrect dates can cause a change in Prelook results/conditions

5. RD – In addition to the above:
 - a. Full written VOE for ALL borrowers
 - b. 2 full years W2's for ALL borrowers
 - c. 2 full year's tax returns for all household members receiving income
 - d. Household members LOX stating names, ages, & employed or not.

NOTE: Any household members 18 or older and employed will require all income docs as well

6. Letter of Explanation of where assets for closing &/or reserves will come from (a simple memo to the assets eFolder matching the URLA is needed)

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