



Prelook Request Process Guide

Required Items to request a Prelook –

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

FULL PRELOOK REQUIREMENTS:

1. Fully completed URLA/1003
2. Credit
3. Approved/Eligible AUS
4. Income documents:
 - Most recent paystub with YTD information
 - W2's as required. If commissions, bonus or OT is paid, will require WVOE to show breakout of amounts paid in each category for previous year(s).
 - Self Employed borrower(s) – Most recent 1-2 years tax returns with all schedules (including K-1), as applicable. Include biz returns, if applicable.
 - Include any LOX that may clarify any unusual considerations. If a gap exists, provide reason(s) and dates the gap began and ended.

RD – In addition to the above:

1. Full written VOE for ALL borrowers
2. 2 full years W2's for ALL borrowers
3. 2 full year's tax returns for all household members receiving income

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

4. 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)

INCOME- ONLY PRELOOK REQUIREMENTS:

1. Fully completed URLA/1003
2. Income documents:
 - Most recent paystub with YTD information
 - W2's as required. If commissions, bonus or OT is paid, will require WVOE to show breakout of amounts paid in each category for previous year(s).
 - Self Employed borrower(s) – Most recent 1-2 years tax returns with all schedules (including K-1), as applicable. Include biz returns, if applicable.
 - Include any LOX that may clarify any unusual considerations. If a gap exists, provide reason(s) and dates the gap began and ended

RD – In addition to the above:

1. Full written VOE for ALL borrowers
2. 2 full years W2's for ALL borrowers
3. 2 full year's tax returns for all household members receiving income

NOTE: Household members LOX stating names, ages, & employed or not.

Email :

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to request Prelook Review.