



Our Portal Address: <https://broker.springeq.com>

The following are the minimum items required for Initial Underwriting Submission.

**Standard Requirements:**

1. **E-signed Initial Disclosures – sent by Spring EQ** (all Borrowers)
2. **Photo ID** (all Borrowers)
3. **Subject Property 1<sup>st</sup> Lien Documentation**
  - a. Mortgage Statement
  - b. LE or CD (Piggyback Refinance/Purchase only)
4. **Subject Property Expenses**
  - a. Insurance (preferred but not required on Piggyback Purchase loans)
    - i. Homeowners Insurance Declaration Page
    - ii. Condo Master Policy with walls-in coverage or H06 policy
  - b. HOA Fees/Dues (proof of amount, if applicable)
  - c. Property Tax (required if not escrowed in 1<sup>st</sup> lien)
5. **Income Documentation**
  - a. Wage-Earner: Most recent 30 days of paystubs and 2 years W2's
  - b. Self-Employed: Most recent 2 years personal returns and business returns (all schedules regardless of AUS Findings)
  - c. Rental Income: Current lease agreement and most recent 2 years personal returns (all schedules) – [Spring EQ Underwriting Guidelines](#)
  - d. Other Income: Documentation per guidelines  
<https://wholesale.springeq.com/ratesfeesguides>

**Additional Requirements (If applicable)**

- + **REO Property Expenses**
  - Mortgage Statement
  - Additional Expenses (Tax, HOA, HOI/Master Policy/H06, Flood Insurance, etc.)
- + **Purchase Agreement** (Purchase only)
- + **Prior Use Appraisal** (all standalones)
- + **Non-Borrowing Owner/Spouse Contacts** (Texas refinance of primary residence only)
- + **Explanation for any Omitted/Ignored Liabilities**
- + **Evidence of New Debt from Recent Credit Inquiry**