



AG America Rural Home & Hobby Farm Initial Submission Checklist
(TBD Not Eligible)

- Wholesale MSF LE / Disclosure Request Completed (See [MSF Submission Form](#) for Required Items)
 - Borrower's Cert & Auth must be confirmed signed
 - MSF 4506t must be confirmed signed
- Wholesale MSF Min Items for Underwriting (See [MSF Submission Form](#) for Required Items)
- Typed brief loan description that addresses:
 - Borrower Background
 - Subject Property Description (Acreage, Buildings, Intent for Property, Etc.)
- Income Verification Documentation:
 - VOE, Pay stubs, W2's, 1099's, K-1's, Etc.
 - All Borrowers: 2 Years Most Recent Tax Returns
 - Hobby farmer: 2 yrs 1040 Personal Tax Returns
 - Full-time farmer: 3 yrs 1040 Personal tax returns
 - Partnership &/or S-Corp returns
 - Business Entity Balance Sheets (if using self-employed income)
 - Year-to-date Profit & Loss Statements (if using self-employed income)
- Asset Verification Documentation:
 - VOD's, bank statements, 401k, mutual fund statements, stock statements, Etc.
- All Transactions:
 - Subject Property Hazard Contact: _____
 - Subject Property Title Contact: _____
 - Credit Report (3 bureau merged)
 - Signed MSF Credit Card Authorization Form (Page 2 of Checklist, scroll down)
- Refinance Transaction:
 - Current mortgage statement, VOM (if not on credit)
 - Hazard Dec Page
 - Property Taxes Validation (Paid receipt if applicable)
- Purchase Transaction:
 - Purchase Agreement
- If Borrower Owns Multiple Properties:
 - Current mortgage statements for all REO (if applicable)
 - Verification of Current taxes for all REO
 - Current Hazard Insurance Dec Page (showing coverage and annual premium)
 - Rental or Land Leases (If property has a Tenant)



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Credit Card Authorization Form

Sign and complete this form to authorize **Mortgage Solutions of Colorado** to debit to your credit card or debit card listed below for appraisal services required for your mortgage transaction.

By signing this form you give us permission to immediately debit your account for the amount indicated.

Please complete the information below:

I/We _____ (borrower name) authorize **Mortgage Solutions of Colorado** to charge the credit / debit card account indicated below for \$ _____ (amount) once I have indicated an intent to proceed with the loan.

This payment is for _____.

(Description of Goods or Services)

Billing Address _____ Phone # _____

City, State, Zip _____ Email _____

Account Type	_____ Visa _____	_____ MasterCard _____	_____ Discover _____	_____ American Express _____
Cardholder Name:	_____			
Account Number:	_____			
Expiration Date:	_____/____/____			
CVV2 (3 digit number on back of Visa/MC; 4 digits on front of AMEX)	_____			

I authorize the above named business to charge the credit card indicated in this authorization form according to the terms outlined above. This payment authorization is for the goods/services required for my mortgage loan transaction. I certify that I am an authorized user of this credit card company and that I will not dispute the payment with my credit card company; so long as the transaction corresponds to the terms indicated in this form. I also understand that if the charge is rejected I will remain fully responsible for the debt.

(Borrower's Signature) (Date)

(Borrower's Signature) (Date)

(Printed Name)

(Printed Name)

Loan Originator: _____