Submission Checklist: FOREIGN NATIONAL / FULL-DOC (Alt-Choice)

You Will Need:

- ☐ **Eligible Visa** (or Citizen of country enlisted in Visa Waiver Program)
  B-1 & B-2, H-2 & H-3, J-1 & J-2, P-1 & P-2, O-2, I
- ☐ **FNMA 3.2 File**
- ☐ **Broker Signed 1003 + DI Addendum (to be uploaded separately)**
  Dated date of submission
  Must also be signed by Borrower ahead of final approval
- ☐ **PCF Wholesale Submission Form**
- ☐ **Broker's Fee Sheet , must include appraisal fees, See Approved AMC's**
- ☐ **For Salaried Income:**
  - Letter from employer on company letterhead providing current monthly salary and YTD earnings -or- 2 months' pay stubs with YTD earnings
  - Verification of earnings for last 2 years (letter from employer or W-2 equivalent)
- ☐ **For Self-Employed Income:**
  - Letter from a CPA providing income for the last 2 years and YTD earnings
- ☐ **For Asset Depletion Income:**
  - All Usable Asset Statements (checking, savings, brokerage, retirement, etc)
  - Upload if needed for down payment/reserves
- ☐ **Credit:**
  3 Tradelines reporting for 24+ months all w/ activity in last 12 months
  - Foreign Credit Report
  - Foreign Credit Reference Letters Allowed
- ☐ **Purchase Agreement *if purchase***
  Earnest Money Deposit
- ☐ **Asset Statements *if needed***
  Upload if needed for down payment/reserves
- ☐ **If 3rd Party Processor – Provide Invoice**
  Must be assigned processor ahead of submission

*All Documents Translated to English

Note: