Give every document request a reason, an owner and a priority.

For real clients: download it, fill it in on your device or print it and write on it during the conversation. Nothing here is sent to the Field Guide. When you're done, put it in your company's LOS or approved secure storage.

Borrower / file reference (as your company requires)

Date · your name

01 · GIVE EACH REQUEST A REASON

The collection sequence

Connect what you learn in the conversation with the evidence needed to move the analysis forward.

Loan option / owner

The collection sequence
Question → reason → specific evidence → secure delivery → review → next move. Tell the borrower what the request will resolve. Set a due date and explain what happens after it arrives.

Keep application timing on its own track

For transactions subject to the TRID application definition, the six elements are the consumer's name, income, Social Security number to obtain a credit report, property address, estimated property value, and mortgage amount sought. Record receipt through the approved system; never collect a Social Security number in a training worksheet. [S02]

For covered transactions, the Loan Estimate generally must be delivered or mailed within three business days after application, subject to the rule's provisions. Verification documents can't be required before providing it. A "waiting for documents" label doesn't pause the disclosure process. Route timing questions promptly to the responsible team. [S03]

Application / disclosure routing status, responsible owner and due date

02 · START WITH THE QUESTION

Build the first request

This is a menu of possible evidence, not a universal checklist. Select only what the facts and applicable requirements justify.

Question to resolve	Possible evidence / scope to specify
Who is applying?	Identity or authorization evidence through the approved process. Avoid copying sensitive identifiers into training notes.
What income is being considered?	Pay records, W-2s, employer verification, or other income evidence appropriate to the source. Specify exact periods; use the applicable documentation rule.
Which funds are available?	Account statements or approved verification; relevant transfer and source records. Identify account owner, required period, complete pages and any open source question.

Contains private borrower information once filled in. Keep it only in your company's LOS or approved secure storage; never email it, text it or leave a printed copy out. Follow your company's privacy policy (GLBA). A conversation guide, not an application, disclosure, approval or loan decision. Guidelines change: confirm with your company's compliance team, underwriting and current lender and agency guidelines.

What transaction was agreed?	Executed contract and relevant addenda, deposit evidence, closing dates, credits and contingencies.
What property costs and liens apply?	Mortgage and HELOC statements showing balance and limit; taxes, insurance, HOA and other property information.

Highest-impact question / evidence needed / why it matters

“This request helps us confirm [specific fact]. Please send [document and period] through [approved secure method] by [date]. I’ll review it and let you know if anything needs clarification.”

03 · ADD ONLY RELEVANT BRANCHES

Match evidence to complexity

Use the current source and lender requirements to set the exact document type, period and acceptable alternative.

Trigger	What the evidence should resolve
Variable pay / job change	Pay components, history, current trend, gaps, and the support for the working income amount. [S04]
Self-employment	Ownership, business structure, income analysis, current operations and access to any business funds. Ask for applicable returns or financials and approved verification, not an automatic identical package for everyone.
Rental / other real estate	Ownership, leases or rent evidence, applicable tax analysis, full housing obligations, and keep/sell/rent plans.
Gift / assistance / sale proceeds	Source, terms, eligibility, transfer trail, required evidence, timing, and whether repayment or a lien is involved.
Condo / manufactured / renovation	Property and project eligibility, applicable reviews, scope or contracts, and the responsible property specialist.
VA / USDA / another restricted path	Program-specific eligibility evidence; for example, COE or household and property eligibility analysis. Use current agency and lender procedures. [S08–S09]
Relevant legal obligation / credit event	Only the records needed to establish the obligation, event, dates or disposition; route interpretation through the approved reviewer.

Field note
“Just send everything” is not a collection strategy. Explain the question and the period. Then ask for the evidence that answers it.

04 · MAKE THE HANDOFF VISIBLE

Track receipt and review

Received, complete and sufficient are different states.

Request / purpose / period	Owner / requested / due	Received / reviewed / result

Useful status words: requested; received; incomplete; under review; sufficient for stated purpose; follow-up needed. Record dates and the reviewer. “Sufficient for stated purpose” doesn’t mean every underwriting condition is satisfied.

Next borrower update / owner / date

05 · RESOLVE THE MISMATCH

Ask before concluding

A difference is a question to investigate. Preserve the evidence and the borrower’s explanation.

Reported fact / document finding / exact period or date

Neutral clarification question / borrower response

Source / rule / overlay / reviewer needed

Effect on income, cash, payment, loan option or timeline

Next move / owner / due date / borrower update

Handoff checkpoint
Can the next reviewer see the goal, the loan option, what was received, what was checked, what still conflicts, the source used, and the next owner? Transfer actual records only through approved systems. Never edit evidence to make it match the story.

Sources

[S02] CFPB · Regulation Z, 12 CFR 1026.2(a)(3)(ii) · Application definition for covered transactions · https://www.consumerfinance.gov/rules-policy/regulations/1026/2/

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[S03] CFPB · Regulation Z, 12 CFR 1026.19(e) · Loan Estimate timing and verification documents · https://www.consumerfinance.gov/rules-policy/regulations/1026/19/

[S04] Fannie Mae · B3-3.1-01 · General income information · https://selling-guide.fanniemae.com/sel/b3-3.1-01/general-income-information

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