



Submit with fully Executed POA to the underwriter manager

Please allow 24-72 hours prior to docs for the POA to move through the approval process

**Borrower Name:**

**Loan Number:**

**Property Address:**

**Estimated Closing Date:**

**Loan Program:**  Conventional  FHA  VA  USDA

**Loan Purpose:**  Purchase  No Cash Out Refinance

**Occupancy:**  Primary  Second Home  Investment (Case By Case Basis)

**Borrower “Principal” who will not attend closing:**

**Reason Borrower “Principal” cannot attend closing:**

**“Agent” appointed/assigned to sign as POA for Borrower “Principal” (Agent cannot have vested interest in transaction i.e. RE Agent, Closing Agent, etc.)**

**Agent’s Relationship to Borrower**

**POA Prepared By:**  Closing Agent  Other

(If other, the Closing Agent must review prior to submission and be willing to insure and take no exceptions to the POA on the Final Title Policy – Written Acceptance preferred)

**POA Executed:**  Signed and Dated  All blanks filled in

**The following documents must be uploaded to encompass for review:**

- 1. Driver’s License/Photo ID uploaded for person who signed the POA**
- 2. Fully Executed Initial 1003 must be completed**
- 3. Fully Executed Sales Contract for purchases**
- 4. Title Commitment or most recent Deed for refinances**
- 5. VA loans – CoE uploaded (name on POA must match name on CoE)**

