Check Submission Requirements

Which stakeholders to add, by check type

ALWAYS REQUIRED — EVERY CHECK

1. Add **every payee** on the “Pay to the order of” line as an **individual stakeholder**.
2. The submission must be tied to an **ongoing or approved insurance claim**.
3. Each stakeholder’s **contact info must belong to that individual**. *Exception:* property owners in the **same household** may share the same contact info.

Then add the following, based on the check

Find the row that matches the check in hand. “Payees only” means the three rules above are all that’s needed.

CHECK SITUATION	ALSO ADD
ISSUED BY AN INSURANCE CARRIER	
Mortgage company is not on the check	Payees only — nothing extra
Mortgage company is on the check	**+ Mortgage company(s)**
ISSUED BY OR ENDORSED BY THE MORTGAGE COMPANY	
Issued by the mortgage company from escrow	Payees only — nothing extra
Previously endorsed by the mortgage company without iink services	**✕ Do NOT add the mortgage company**
ISSUED BY SOMEONE ELSE	
Issued by a 3rd party, no mortgage company on the check	**+ Check issuer as *Signer Only* approval**
Personal check	**+ Check issuer as *Signer Only* approval**
SPECIAL CASE	
Mortgage company is on the check, but the property owner is not	**+ Mortgage company(s)** **+ All property owners listed on the loan**