

# Submission Form – Conventional

## BROKER INFORMATION

COMPANY \_\_\_\_\_ ACCOUNT EXECUTIVE \_\_\_\_\_

LOAN OFFICER \_\_\_\_\_ LOAN OFFICER'S PHONE \_\_\_\_\_

LOAN OFFICER'S EMAIL \_\_\_\_\_

PROCESSOR \_\_\_\_\_ PROCESSOR'S PHONE \_\_\_\_\_

PROCESSOR'S EMAIL \_\_\_\_\_

LENDER PAID \_\_\_\_\_ % +  FLAT FEE \$695 = \$ \_\_\_\_\_  BORROWER PAID  
 THIRD PARTY PROCESSING \$ \_\_\_\_\_

## BORROWER INFORMATION

BORROWER \_\_\_\_\_ EMAIL \_\_\_\_\_

CO-BORROWER \_\_\_\_\_ EMAIL \_\_\_\_\_

## PROPERTY INFORMATION

PROPERTY ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

### Property Type

SFR  CONDO DETACHED  CONDO HIGHRISE  
 PUD  CONDO ATTACHED  UNITS # \_\_\_\_\_

### Occupancy

PRIMARY  INVESTMENT  
 2<sup>ND</sup> HOME

## LOAN INFORMATION

### Loan Purpose

PURCHASE  
 REFINANCE

PROPERTY VALUE \$ \_\_\_\_\_

PURCHASE PRICE \$ \_\_\_\_\_

EST. CLOSING DAY \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

MONTH DAY YEAR

### Prequalification Letter

PREQUALIFICATION LETTER REQUESTED

## PROGRAM DETAILS

### Loan Product

CONVENTIONAL CONFORMING  TEXAS HOME EQUITY 50 (a)(6)  
 HIGH BALANCE  DU REFI PLUS  
 FREDDIE MAC OPEN ACCESS  FANNIE MAE HOMEReady  
 LENDER PAID MORTGAGE INSURANCE (LPMI)

### Rate Type

#### FIXED

30 YEAR  
 25 YEAR  
 20 YEAR  
 15 YEAR

### Third Party Vendor Selection

CMS APPROVED AMC SELECTED: \_\_\_\_\_

TITLE COMPANY SELECTED: \_\_\_\_\_

### Impounds

WAIVED  NOT WAIVED

## Minimum Requirements Required for CMS to Disclose the Loan Estimate

- |   |  |
|---|--|
| <input type="checkbox"/> <b>1003 signed and dated by Loan Officer</b><br><input type="checkbox"/> <b>Fee Worksheet</b><br>Title Company Used _____<br>Appraisal Management Company (AMC) Used _____ | <input type="checkbox"/> <b>Credit Report</b><br><i>*Note: Additional Info Below</i><br><input type="checkbox"/> <b>Submission Form</b><br><input type="checkbox"/> <b>Service Provider List</b> |
|---|--|

## Minimum Requirements Required for Broker to Disclose the Loan Estimate

- |   |  |
|---|--|
| <input type="checkbox"/> <b>1003 signed and dated by Loan Officer</b><br><input type="checkbox"/> <b>Fee Worksheet</b><br>Title Company Used _____<br>Appraisal Management Company (AMC) Used _____<br><input type="checkbox"/> <b>Credit Report</b><br><i>*Note: Additional Info Below</i><br><input type="checkbox"/> <b>Submission Form</b><br><input type="checkbox"/> <b>Service Provider List</b> | <input type="checkbox"/> <b>RESPA Homeownership Counseling List Disclosure</b><br><input type="checkbox"/> <b>Loan Estimate (LE)</b><br><input type="checkbox"/> <b>Borrower Notice of Intent to Proceed Form</b><br><input type="checkbox"/> <b>Borrower's Authorization and Certification Form</b> |
|---|--|

## Minimum Submission Requirements for Underwriting

- 1003 signed and dated**
- Borrower's authorization and Certification**
- Credit Report dated within 60 days of submission.**
- Income** (not required on FHA Non-Credit Qual Streamlines and VA IRRRLs)
  - WAGE EARNER**
    - Current paystubs for each borrower for most recent 30 day period or minimum per AUS Findings
    - W2s for the last two years or minimum per AUS Findings
    - Two years 1040s with all schedules.
  - SELF-EMPLOYED**
    - Two years tax returns or minimum per AUS Findings
    - Two years business tax returns if > or = to 25% ownership or minimum per AUS Findings
- Purchase Agreement**
  - Short Sale Bank Approval Letter (if applicable)
- Appraisal (required for eligibility to 30 day closing promise)**
- Signed 4506T** (not required on Non-Credit Qual Streamlines and VA IRRRLs or if broker is providing results from Rapid Reporting or Data Verify.)
  - \*\*ROA box C is required on all orders placed by brokers through Rapid Reporting or Data Verify.*
  - \*\*\*Fee for 4506T Processing may be passed through to the borrower(s) where permitted by agency/state regulations and with submitted invoices from CMS approved 4506T vendors.*
- Executed SSA - 89 for all borrowers**
- State Disclosures**
- Anti-steering on Lender Paid Transactions**
- DU findings finalized and assigned to CMS**
- E-Sign Certificate** (required for all borrower signed e-disclosures. Must show the IP address)
- Purchase Only: Either Acknowledgement of receipt or "Your Home Loan Toolkit" booklet or copy of booklet.**