

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 _____
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Property Type

SFR CONDO DETACHED CONDO HIGHRISE
 PUD CONDO ATTACHED UNITS # _____

Occupancy

PRIMARY INVESTMENT
 2ND 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) FREDDIE MAC HOMEPOSSIBLE/ADVANTAGE

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

Minimum Requirements Required for Broker to Disclose the Loan Estimate

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

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.**