

AE Name: _____ Account Manager: _____ Estimated Closing Date: _____

- Disclosures Only
 Full Submission
 Broker Disclosed
 Lender Disclosed

 Use Fee sheet supplied with submission

 Use Estimated fee through "Smart Fees"

Broker/Contact Information			
Broker Name		Broker NMLS	
Processor Name		Loan Officer Name	
Processor Phone		Loan Officer Phone	
Processor Email		Loan Officer Email	
Contract Processor NMLS		Loan Officer NMLS	
3rd Party Processing Fee \$		Broker Credit Report Fee	
Lender Fee Buy Out	<input type="checkbox"/> Yes <input type="checkbox"/> No	Broker Compensation	<input type="checkbox"/> Lender Paid <input type="checkbox"/> Borrower Paid
Affiliates	<input type="checkbox"/> Yes *Must Disclose on LE <input type="checkbox"/> No	BPC Amount	

Borrower Information			
Borrower Name		FICO	
Borrower Email			
Co-Borrower Name		FICO	
Co-Borrower Email			
Co-Borrower Name		FICO	
Co-Borrower Email			

Property Information			
Property Address			
City	State	Zip Code	
Value/Purchase Price	Property Type	AMC	

Loan Information			
1st Loan Amount	2nd Loan Amount	LTV	CLTV
Interest Rate	<input type="checkbox"/> Discount for Rate Chosen		
Loan Purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> R/T Refinance <input type="checkbox"/> Cash Out	Occupancy:	<input type="checkbox"/> Primary <input type="checkbox"/> Investment <input type="checkbox"/> Secondary
NOTE: FOR TEXAS LOANS ONLY - Texas Cash Out cannot exceed the 2% for total fees all products			

Non-QM Products			
Loan Terms	<input type="checkbox"/> 30 Fixed <input type="checkbox"/> ARM <input type="checkbox"/> 7/6 <input type="checkbox"/> 10/6 <input type="checkbox"/> Interest Only (10yr I/O period) <input type="checkbox"/> 30YR <input type="checkbox"/> 40YR		
Prepayment Options (allowed on Investment properties only)	<input type="checkbox"/> None <input type="checkbox"/> 1 year <input type="checkbox"/> 2 year <input type="checkbox"/> 3 year		
Income Doc Type (Select One) <input type="checkbox"/> Full Doc <input type="checkbox"/> Asset Qualifier <input type="checkbox"/> VOE Only <input type="checkbox"/> theGig (1099 Only) <input type="checkbox"/> Bank Statement* <input type="checkbox"/> Foreign National <input type="checkbox"/> 1-page Bank Statement <input type="checkbox"/> NonQM Premier <small>(12 or 24 Month P&L required)</small>	* Personal Bank Statement <input type="checkbox"/> 12 months <input type="checkbox"/> 24 months	*Business Bank Statement <input type="checkbox"/> 12 months <input type="checkbox"/> 24 months	Piggyback Second Option <input type="checkbox"/> 10 yr fixed <input type="checkbox"/> 15 yr fixed <input type="checkbox"/> 20 yr fixed <input type="checkbox"/> 30 yr fixed <small>*Full Doc and Bank Statement option only</small>

Minimum Submission Requirements	
<input type="checkbox"/> Credit Report dated w/in 60 days or credit authorization <input type="checkbox"/> Income Docs: Per Program selected above	<input type="checkbox"/> Assets (if applicable) <input type="checkbox"/> Purchase Agreement (if applicable)

Items needed to disclose: Broker disclosed submission
<input type="checkbox"/> Signed initial Loan Application by borrower(s) and LO
<input type="checkbox"/> Initial LE (Dated within 3 days of the application)
<input type="checkbox"/> Consent Form (Proof of LE delivery)
<input type="checkbox"/> Settlement Service Provider List (SSPL)
<input type="checkbox"/> Intent to Proceed
<input type="checkbox"/> Safe Harbor Anti Steering (LPC only)
<input type="checkbox"/> Tool Kit (Dated within 3 days of the application)
<input type="checkbox"/> Home Counseling Form (Dated within 3 days of the application)
<input type="checkbox"/> Broker Disclosures and state specific Disclosures

Items needed to disclose: Lender disclosed submission
<input type="checkbox"/> Initial Loan Application signed by the LO
<input type="checkbox"/> Fee Sheet

Notes and Other Comments

Mortgagee Clause:
 Hometown Equity Mortgage, LLC dba theLender
 ISAOA
 25531 Commercentre Dr #250 Lake Forest, CA 92630

Underwriting Fees:
 Underwriting fee: \$1995.00

