

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	
In-house Processing 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 <u>OR</u> Percentage	
<input type="checkbox"/> FHA Case Number: _____ <input type="checkbox"/> Request FHA Case Number                     Previous FHA Case Number (if applicable) _____			

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
<b>NOTE: FOR TEXAS LOANS ONLY</b> - Texas Cash Out cannot exceed the 2% for total fees all products			

Product			
Product Type	<input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/> 3/1 <input type="checkbox"/> 5/1 <input type="checkbox"/> 7/1	Product Term	<input type="checkbox"/> 360 <input type="checkbox"/> 300 <input type="checkbox"/> 240 <input type="checkbox"/> 180
Impounds	<input type="checkbox"/> Yes <input type="checkbox"/> No	MI	<input type="checkbox"/> Borrower Paid <input type="checkbox"/> Lender Paid <input type="checkbox"/> Temporary buydown (2-1)
Loan Program	<input type="checkbox"/> FHA <input type="checkbox"/> FHA Streamline <input type="checkbox"/> USDA <input type="checkbox"/> USDA Streamline <input type="checkbox"/> theNada (FHA Only 100%) <input type="checkbox"/> theNADA+ <input type="checkbox"/> VA <input type="checkbox"/> VOE Only <input type="checkbox"/> VA IRRRL <input type="checkbox"/> Piggy Back 2nd <input type="checkbox"/> CalHFA ( <input type="checkbox"/> MyHome Assistance (2nd) <input type="checkbox"/> CalHFA Zip (3rd) )	<input type="checkbox"/> Conventional (select one below) <input type="checkbox"/> Clarity (680+, 1 unit, w-2 only) <input type="checkbox"/> Freddie Mac <input type="checkbox"/> Fannie Mae <input type="checkbox"/> HEM Jumbo <input type="checkbox"/> Home Ready <input type="checkbox"/> HomePossible	<input type="checkbox"/> 10 yr fixed <input type="checkbox"/> 15 yr fixed <input type="checkbox"/> 20 yr fixed <input type="checkbox"/> 30 yr fixed

Items needed to disclose: Broker disclosed submission
<input type="checkbox"/> Signed initial Loan Application by borrower(s) and LO
<input type="checkbox"/> Initial Loan Estimate (LE) dated within 3 days of the application date
<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"/> Home Loan Toolkit with proof of delivery within 3 days of the application date
<input type="checkbox"/> Homeownership counseling Form dated within 3 days of the application date
<input type="checkbox"/> Credit Report
<input type="checkbox"/> Submission Form
<input type="checkbox"/> Previous FHA Case Number (FHA refinances only)
<input type="checkbox"/> COE or Request for COE (VA loans only)
<input type="checkbox"/> Anti-steering form

FHA Files <small>FHA LENDER ID:1976400007</small>
<input type="checkbox"/> Non borrowing spouse's credit report (if applicable) *AZ, CA, ID, LA, NV, NM, TX, WA, WI
<input type="checkbox"/> FHA Case Number or Request (above)
<input type="checkbox"/> theNada requires 1st and 2nd PDF Application uploaded

Items needed to disclose: Lender disclosed submission
<input type="checkbox"/> Signed initial Loan Application by LO
<input type="checkbox"/> Submission Form
<input type="checkbox"/> Credit Report
<input type="checkbox"/> Previous FHA Case Number (FHA refinances only)
<input type="checkbox"/> COE or Request for COE (VA loans only)

Items needed to move to UW
<input type="checkbox"/> Assets (if applicable)
<input type="checkbox"/> Drivers License or Photo ID
<input type="checkbox"/> Income Docs; 2 Recent Paystubs Covering a 30 day Pay Period or S/E: 2yr 1040's
<input type="checkbox"/> Purchase Agreement (if applicable)
<input type="checkbox"/> Signed Borrower Certification and Authorization
<input type="checkbox"/> UW Cover Sheet

Credit Report
<input type="checkbox"/> Reissue Credit through TPO portal
<input type="checkbox"/> Lender to pull new credit

VA Files <small>VA LENDER ID:1895070000</small>
<input type="checkbox"/> Non borrowing spouse's credit report (if applicable)
<input type="checkbox"/> VA COE or Request for COE
<input type="checkbox"/> VA loan comparison within 3 days of app date (if broker disclosed)

**PLEASE NOTE:**  
A Note is required for minimum submission on a VA Refi/IRRRL loan

Notes and Other Comments

**Mortgagee clause** - Hometown Equity Mortgage, LLC dba theLender its successors and/or assigns 25531 Commercentre Dr #250 Lake Forest, CA 92630



Date: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Program Name: \_\_\_\_\_

Hello UW,

**INCOME:**

Full Doc    WVOE    Banks Statement: 12 or 24 Months    1099

Rental Cash Flow    Asset Qualifier    P&L

**CREDIT:**

**EXCEPTION:**

**Additional Comments:**

