# 

			Account	Manager			E:	stimated (	Closing Date:		
Disclos			🗆 Full Submissi				isclosed		nder Disclosed		
									Jse Fee sheet supplied with submission Jse Estimated fee through "Smart Fees		
				Broker	/Conta	ct Info	mation		Use Estimated ree through Smart Pees		
Broker Name				Broker	/ 001110	Broker					
Processor Name						Loan Officer Name					
Processor Phone						Loan Officer Phone					
Processor Email						Loan Officer Email					
Contract Processor NMLS						Loan O	fficer NMLS				
3rd Party Processing Fee \$						Broker	Broker Credit Report Fee				
In-house Proces	ssing Fee	\$									
Lender Fee Buy Out			🗆 Yes 🛛 No			Broker Compensation			Lender Paid 🗆 Borrower Paid		
Affiliates		□ Yes *Must Disclose on LE □ No			BPC Amount <u>OR</u> Percentage		itage				
FHA Case Nun	nber:			Request FH	IA Case Ni	umber	Previous FHA Ca	ise Number (i	if applicable)		
	mber:			-							
					rower	Informa		1			
Borrower Name			FICO				Borrower Email				
Co-Borrower Name		FICO				Co-Borrower Email					
Co-Borrower Na	ame			FICO			o-Borrower Emai				
				Pro	perty I	nforma	tion				
Property /	Address										
City					State			Zip Co	ode		
Value/Purchase Price				Prope	Property Type			А	MC		
	·			L	oan Inf	ormatio	on				
1st Loan Amou	unt		2nd Loa	n Amount			LT		CLTV		
Interest Ra	ate				Di	scount fo	r Rate Chosen	1			
Loan Purpo	ose 🗆 P	urchase 🗆	R/T Refinance □	Cash Out			Occupancy:	🗆 Primary	□ Investment □ Secondary		
		NOTE: FOR	TEXAS LOANS O	NLY - Texa	s Cash O	ut cannot	exceed the 2% fo	or total fees	all products		
					Pro	duct					
Product Type	oduct Type 🗆 Fixed 🗆 ARM Product Term 💷 360 💷 30					)	Second Produc	t □ 10 yr	fixed □15 yr fixed		
	□ 3/1 □				0 🗆 180			fixed 🗆 30 yr fixed			
Impounds	□ Yes [		MI 🗆 Borro								
Loan Program		□ FHA □ FHA Streamline □ USDA □ USDA S □ theNada (FHA Only 100%) □ theNADA+ □ VA □ VOE Only □ VA IRRRL □ Piggy Back 2nd				rreamline  Conventional (select one below) Clarity (680+, 1 unit, w-2 only) Freddie Mac Fannie Mae HEM Jumbo Home Ready HomePossible					
		-	me Assistance (2nd)			))		., 2			
Items neede	ed to di	sclose: Br	oker disclosed	d submis	sion	Iten	ns needed to	disclose:	Lender disclosed submissio		
Items needed to disclose: Broker disclosed submission <ul> <li>Signed initial Loan Application by borrower(s) and LO</li> </ul>						Signed initial Loan Application by LO					
<ul> <li>Initial Loan Estimate (LE) dated within 3 days of the</li> </ul>											
application date						Submission Form					
□ Consent Form (Proof of LE delivery)						Credit Report					
Settlement Service Provider List (SSPL)						Previous FHA Case Number (FHA refinances only)					
Intent to Proceed						COE or Request for COE (VA loans only)					
		th proof of a	delivery within 3 d	ays of					to move to UW		
the application		seling Form	dated within 3 da	ays of			ets (if applicable				
the application	ship coun	<ul> <li>Homeownership counseling Form dated within 3 days of the application date</li> </ul>						Drivers License or Photo ID  Income Desc: 2 Recent Payetubs Covering a 30 day Pay			
□ Homeowners		Credit Report						<ul> <li>Income Docs; 2 Recent Paystubs Covering a 30 day Pay Period or S/E: 2yr 1040's</li> </ul>			
<ul> <li>Homeowners</li> <li>the application</li> </ul>	on date					Purchase Agreement (if applicable)					
<ul> <li>Homeowners the application</li> <li>Credit Report</li> </ul>	on date rt						chuse Agreemen				
<ul> <li>Homeowners the applicatio</li> <li>Credit Repor</li> <li>Submission</li> </ul>	on date rt n Form	Number (	(FHA refinances	only)			-		and Authorization		
<ul> <li>Homeowners the application</li> <li>Credit Repor</li> <li>Submission</li> <li>Previous Fl</li> </ul>	on date rt n Form HA Case			only)		🗆 Sig	-				
<ul> <li>Homeowners the application</li> <li>Credit Report</li> <li>Submission</li> <li>Previous FI</li> <li>COE or Record</li> </ul>	on date rt n Form HA Case quest fo			only)		🗆 Sig	ned Borrower Ce	rtification a			
<ul> <li>Homeowners the application</li> <li>Credit Report</li> <li>Submission</li> <li>Previous FI</li> <li>COE or Red</li> <li>Anti-steerin</li> </ul>	on date rt n Form HA Case quest fo ng form	r COE (VA				□ Sig □ UW □ Re	ned Borrower Ce / Cover Sheet issue Credit throu	rtification a Credi	nd Authorization		
<ul> <li>Homeowners the application</li> <li>Credit Report</li> <li>Submission</li> <li>Previous Flore</li> <li>COE or Reconstruction</li> <li>Anti-steerin</li> </ul>	on date rt n Form HA Case quest fo ng form HA File	r COE (VA <b>S</b> FHA LEN	loans only)	07		□ Sig □ UW □ Re	ned Borrower Ce / Cover Sheet	rtification a Credi	nd Authorization		
<ul> <li>Homeowners the application</li> <li>Credit Report</li> <li>Submission</li> <li>Previous Fl</li> <li>COE or Red</li> <li>Anti-steerin</li> <li>Fl</li> <li>Non borrowin *AZ, CA, ID, L</li> </ul>	on date rt HA Case quest fo ng form <b>HA File</b> ng spous LA, NV, N	r COE (VA <b>S</b> FHA LEN e's credit re <sub> </sub> M, TX, WA, V	DER ID:19764000 port (if applicable)	07		□ Sig □ UW □ Re	ned Borrower Ce / Cover Sheet issue Credit throu nder to pull new o	rtification a Credi ugh TPO po credit	nd Authorization		
<ul> <li>Homeowners the application</li> <li>Credit Report</li> <li>Submission</li> <li>Previous Fl</li> <li>COE or Red</li> <li>Anti-steerin</li> <li>Fl</li> <li>Non borrowin *AZ, CA, ID, L</li> </ul>	on date rt HA Case quest fo ng form <b>HA File</b> ng spous LA, NV, N	r COE (VA <b>S</b> FHA LEN e's credit re <sub> </sub> M, TX, WA, V	DER ID:19764000 port (if applicable)	07		□ Sig □ UW □ Re □ Le	ned Borrower Ce / Cover Sheet issue Credit throunder to pull new of VA Fi n borrowing spou	rtification a Credir ugh TPO po credit les VA LEI use's credit	nd Authorization t Report ortal		
<ul> <li>Homeowners the application</li> <li>Credit Report</li> <li>Submission</li> <li>Previous Fl</li> <li>COE or Red</li> <li>Anti-steerin</li> <li>Non borrowin *AZ, CA, ID, L</li> <li>FHA Case Nut</li> </ul>	on date rt h Form HA Case quest fo ng form HA File ng spous LA, NV, N umber or	r COE (VA <b>S</b> FHA LEN e's credit rei M, TX, WA, V Request (ab	DER ID:19764000 port (if applicable)	07		Sig	ned Borrower Ce / Cover Sheet issue Credit throunder to pull new of VA Fi n borrowing spot COE or Request	rtification a Credir ugh TPO po credit les VA LEI use's credit for COE	t Report ortal NDER ID:1895070000		

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

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# Lender w cover sheet

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:**



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