

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

Broker/Contact Information					
Broker Name			Broker NMLS		
Processor Name			Loan Officer Name		
Processor Phone			Loan Officer Phone		
Processor Email			Loan Officer Email		
3rd Party Processing Fee \$			Broker Credit Report Fee		
In-house Processing Fee \$					
Broker Origination \$	Yield Spread Premium \$		Paid to Broker	Yield Spread Credit \$	Paid to Borrower
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					
Loan Amount		Interest Rate	LTV		CLTV
Loan Purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> R/T Refinance <input type="checkbox"/> Cash Out		Occupancy	Primary - Not eligible Secondary- Not eligible <input type="checkbox"/> Investment- Eligible	
Loan Terms					
NONI (Investment Property Only)					
ALL QUESTIONS IN THIS SECTION MUST BE ANSWERED TO SUBMIT			Product Type		
Will title be held in entity? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, entity name: _____			<input type="checkbox"/> NONI - ≥ 1.00 DSCR <input type="checkbox"/> NearNONI - ≤ 1.00 DSCR <input type="checkbox"/> NONI58 <input type="checkbox"/> NONI58+ <input type="checkbox"/> NONI58 Mixed-Use <input type="checkbox"/> Non-QHEM Business Purpose <input type="checkbox"/> superNONI <input type="checkbox"/> theBlanket <input type="checkbox"/> Foreign National		
How many members in entity (Max 4): _____ <small>*Each member must complete an application</small>			ACH - <input type="checkbox"/> Yes <input type="checkbox"/> No <small>*0.250 LLPA hit if waived</small>		
Is subject property currently leased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the monthly rent received? _____			DSCR RENTS <input type="checkbox"/> LTR: _____ <input type="checkbox"/> STR: _____		
Has the applicant and/or co-applicant had any foreclosures in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No			LOAN TERMS <input type="checkbox"/> 7/6 Arm <input type="checkbox"/> 10/6 Arm <input type="checkbox"/> 30 Yr Fixed <input type="checkbox"/> 40 Yr Fixed <input type="checkbox"/> 30 Yr Fixed I/O <input type="checkbox"/> 40 Yr Fixed I/O <small>(10yr I/O period) (10yr I/O period)</small> <input type="checkbox"/> Interest Only <small>(10yr I/O period)</small>		
Has the applicant and/or co-applicant declared bankruptcy in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No			IMPOUNDS <input type="checkbox"/> Yes <input type="checkbox"/> No		
Does the Borrower(s) or the borrower's immediate family occupy or intend to occupy the subject property <input type="checkbox"/> Yes <input type="checkbox"/> No			PREPAYMENT OPTIONS <input type="checkbox"/> 0 yr <input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yr <input type="checkbox"/> 3 yr <input type="checkbox"/> 4 yr <input type="checkbox"/> 5 yr <input type="checkbox"/> 3% Fixed <input type="checkbox"/> 5% Fixed <input type="checkbox"/> 6 Months of Interest <input type="checkbox"/> Declining Prepay		
Does the applicant currently live rent free? <input type="checkbox"/> Yes <input type="checkbox"/> No			<small>**No PPP (AK, KS, MI, MN, MS, NM, OH, & RI, loan amount < \$278,204 in PA Only, IL if vested to individuals. For NJ Prepayment, refer to program matrix.)</small>		
If this is a refinance transaction; Has the subject been listed for sale within the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No			New York CEMA (If applicable)		
If yes, the subject must be de-listed prior to application date. Date de-listed _____			<input type="checkbox"/> CEMA - Order Request Form <input type="checkbox"/> Calculation of the net savings to the borrower by doing the CEMA/Assignment. <input type="checkbox"/> Turnaround time for receipt of the collateral documents. <input type="checkbox"/> Information on any upfront fees paid to the current lender. <input type="checkbox"/> All costs associated with the CEMA/Assignment process. <input type="checkbox"/> Letter(s) of Authorization to be signed by the borrower.		
NonQM Business Purpose Submission Requirements			theNONI Submission Requirements		
<input type="checkbox"/> Business Purpose Submission Form <input type="checkbox"/> Business Purpose Certification <input type="checkbox"/> Business Narrative <input type="checkbox"/> Borrower Certificate of Authorization (If lender is pulling credit) <input type="checkbox"/> Standard 1003 Application <input type="checkbox"/> Credit Report within 60 days of submission <input type="checkbox"/> Purchase Contract (if applicable)			<input type="checkbox"/> Business Purpose Submission Form <input type="checkbox"/> Borrower Certificate of Authorization (If lender is pulling credit) <input type="checkbox"/> Driver's License or Photo ID <input type="checkbox"/> Schedule of Real Estate (matching all mortgage loans identified in the credit report to REO) <input type="checkbox"/> Credit Report within 60 days of submission <input type="checkbox"/> Assets covering most recent 30 days (if program requires) <input type="checkbox"/> Purchase Contract (if applicable) <input type="checkbox"/> LLC documents (if vesting in LLC)		
Income Doc Type (Select) <input type="checkbox"/> Full Doc <input type="checkbox"/> theGig (1099 Only) <input type="checkbox"/> VOE Only <input type="checkbox"/> P&LPlus <input type="checkbox"/> Asset Qualifier					
<input type="checkbox"/> P&L Only: <input type="checkbox"/> 12 Months P&L <input type="checkbox"/> 24 Months P&L					
<input type="checkbox"/> Bank Statement: <input type="checkbox"/> Personal: <input type="checkbox"/> 12 Months or <input type="checkbox"/> 24 Months <input type="checkbox"/> Business					

Date: _____

Loan Number: _____

Program Name: _____

Hello UW,

INCOME:

- Full Doc WVOE Banks Statement: 12 or 24 Months 1099
- DSCR = N/A Asset Qualifier P&L

CREDIT:**EXCEPTION:****Additional Comments:**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Hometown Equity Mortgage, LLC, dba theLender**, "Lender".

In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and source of the down payment, employment and income information, assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that the Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, section 1014.
4. I/We provided Lender with verbal and/or written authorization to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references in connection with my/our application for this loan.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. I/We further authorize Lender to order a consumer credit report and verify other credit information.
4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party name in the loan application. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is: _____

Borrower 1 Name

Date of Birth

Social Security Number

Current Address

Borrower 1 Signature

Date

Borrower 2 Name

Home Phone

Date of Birth

Cell Phone

Social Security Number

Current Address

Borrower 2 Signature

Date

Borrower 3 Name

Home Phone

Date of Birth

Cell Phone

Social Security Number

Current Address

Borrower 3 Signature

Date

Borrower 4 Name

Home Phone

Date of Birth

Cell Phone

Social Security Number

Current Address

Borrower 4 Signature

Date