theLender

STAND ALONE SECOND SUBMISSION FORM

AE Name: ______________________________ Account Manager: ______________________________

Estimated Closing Date: ____________________

☐ 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 $			
Affiliates	☐ Yes *Must Disclose on LE ☐ No	Broker Compensation	☐ Borrower Paid
BPC Amount OR Percentage (**PLEASE NOTE**: 1.5% max broker comp on theSecond or theSECOND) -			

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		☐ Discount for Rate Chosen					
Loan Purpose	☐ Cash Out	Occupancy:	☐ Primary ☐ Investment ☐ Secondary				

Product

Second Product Type	☐ 10 yr fixed ☐ 15 yr fixed ☐ 20 yr fixed ☐ 30 yr fixed ☐ DSCR
Stand Alone 2nd Program	☐ theSECOND ☐ theSECOND+ ☐ theLine (HELOC): ↳ ☐ 2-year draw ☐ 3-year draw ☐ 5-year draw

Credit Report

☐ Reissue Credit through TPO portal ☐ Lender to pull new credit

Minimum Submission Requirements

- ☐ Initial 1003 signed by LO
- ☐ 1008
- ☐ Mortgage Statement/Note of the Senior Lien reflecting the loan terms
- ☐ Driver's License or Photo ID to the submission requirements section
- ☐ Prior Appraisal (if available)
- ☐ UW Cover Sheet
- ☐ Credit report dated w/in 60 days or credit authorization

☐ Income docs (**theSECOND** and **theSECOND+**)
- ☐ Full doc - 2 Years - Standard Fannie Mae Documentation
- ☐ Full doc - 1 Year - 1 yr W-2
- ☐ Full doc - 1 Year - 1 yr tax returns
- ☐ Bank Statements - 12 months
- ☐ Bank Statements - 24 months
- ☐ 1099

☐ Income docs (**theSECOND only**)
- ☐ WVOE
- ☐ P&L Only
- ☐ DSCR

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 theLender

UW 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 ☐ DSCR

CREDIT:

EXCEPTION:

Additional Comments: