

Non-Delegated Correspondent Loan Submission Form

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Please note that the persons listed below will be used as primary contacts during the loan process.

BRANCH INFORMATION		
LOAN OFFICER	PHONE	EMAIL
PROCESSOR	PHONE	EMAIL
ADDITIONAL CONTACT	PHONE	EMAIL

BORROWER INFORMATION	
BORROWER NAME	CO-BORROWER NAME

LOAN INFORMATION		
Transaction Type <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash Out <input type="checkbox"/> Rate/Term	Product Type <input type="checkbox"/> Non-Prime <input type="checkbox"/> Recent Housing Event <input type="checkbox"/> Portfolio Select <input type="checkbox"/> Investor Cash Flow	<input type="checkbox"/> Platinum <input type="checkbox"/> Foreign National <input type="checkbox"/> Bank Statement <input type="checkbox"/> Business Bank Statement <input type="checkbox"/> Qualified Mortgage (Correspondent only)
		Occupancy <input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment – NOO

LOAN SUBMISSION DOCUMENTS

Docs in bold MUST be present and accurate for the loan to move to Underwriting.

Items Required on ALL Loans:

- Initial Loan Disclosures including 1003 and state specific disclosures:**
 - eConsent (if docs were eSigned)
 - 1003 *signature required*
 - Loan Estimate
 - Settlement Service List of Providers
 - Intent to Proceed *signature required*
 - Borrower Certification & Auth. *signature required*
 - USA Patriot Act Disclosure
 - Credit Score Disclosure
 - Notice of Right to Copy of Appraisal
 - Mtg. Fraud is Investigated by the FBI
 - Fair Credit Reporting Act
 - Hazard Insurance Authorization, Requirements & Disclosure (except in CA & CT which require state specific)
 - Privacy Policy
 - Notice of Furnishing Negative Info.
 - Federal Equal Credit Opportunity Act Notice
 - Home Loan Toolkit (if purchase)
 - Consumer Handbook on Adjustable Rate Mortgages- CHARM (if ARM)
 - State Specific Disclosures***signature may be required if required to make selection*
- Re-Disclosures including **locked Loan Estimate**
- Credit Report
- LOX (if applicable)
- Identification (SSN & Photo ID)
- Sales Contract** (if applicable)
- Appraisal
- Title, CPL, E&O, Taxes & Prelim CD
- Assets
- SSI, Pension Award letter (if applicable)
- Closing Confirmation form and Invoices
- Homeowners Insurance or Master HOI & HO6 if Condo
- Condo Questionnaire (if applicable)

Please Note: Mortgagee information should be in the name of the Correspondent.

Platinum, Portfolio Select & Non-Prime:

- Paystubs (most recent 30 days)
- Tax Returns (2 years)
- W-2's/1099s (2 years)
- 4506 Record of Account Results

Bank Statement:

- Most Recent 24 Months Bank Statements (all account holders must be on loan)**
- Borrower Prepared, Wet Signed & Dated P&L or Expense Ratio Letter (expense ratio letter signed and dated by 3rd party tax preparer for Business Program)**
- Income Analysis Worksheet

Foreign National

- Foreign National Borrower Contact Form
- Visa & Passport
- Three Credit Reference Letters
- Letter from employer verifying employment and wages (for wage earners)
- CPA or Accountant letter reflecting annual gross income for 2 years including YTD

Investor Cash Flow:

- Borrower Certification of Investment Purpose Disclosure

