

Non-Delegated Correspondent

Loan Submission Form

DATE

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"/> Portfolio Select <input type="checkbox"/> Investor Cash Flow <input type="checkbox"/> Platinum <input type="checkbox"/> Personal Bank Statement <input type="checkbox"/> Business Bank Statement	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)

Platinum, Portfolio Select:

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

Bank Statement:

- ☐ Business or Personal: Business percentage ownership letter from a 3rd party CPA/Tax preparer
☐ Business or Personal: Business expense ratio letter from a 3rd party CPA/Tax preparer
(refer to AE notes on prequal if required)

Investor Cash Flow:

- ☐ Borrower Certification of Investment Purpose Disclosure

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

Purchase Schedule / Cut Off Calendar

Settlements occur Tuesday and Thursday

Loans cleared for purchase by the end of the business day on Monday or Tuesday will settle on Thursday of the same week

Loans cleared for purchase by the end of the business day on Wednesday, Thursday, or Friday will settle on Tuesday of the following week

