

Submission Form – Conventional

BROKER INFORMATION

COMPANY _____ ACCOUNT EXECUTIVE _____

LOAN OFFICER _____ LOAN OFFICER'S PHONE _____

LOAN OFFICER'S EMAIL _____

PROCESSOR _____ PROCESSOR'S PHONE _____

PROCESSOR'S EMAIL _____

LENDER PAID _____ % + FLAT FEE \$695 = \$ _____ BORROWER PAID

THIRD PARTY PROCESSING \$ _____

BROKER PROVIDED LOAN ESTIMATE (LE) TO CMS CMS TO DISCLOSE LOAN ESTIMATE (LE) ON BEHALF OF THE BROKER

BORROWER INFORMATION

BORROWER _____ EMAIL _____

CO-BORROWER _____ EMAIL _____

PROPERTY INFORMATION

PROPERTY ADDRESS _____

CITY _____ STATE _____ ZIP _____

Property Type

SFR CONDO DETACHED CONDO HIGHRISE
 PUD CONDO ATTACHED UNITS # _____

Occupancy

PRIMARY INVESTMENT
 2ND HOME

LOAN INFORMATION

Loan Purpose

PURCHASE
 REFINANCE

4506T ROA Income Verification

CARRINGTON TO OBTAIN
(BROKER MUST PROVIDE SIGNED 4506T)
 BROKER ORDERED FROM RAPID REPORTING
 BROKER ORDERED FROM DATA VERIFY
PIN # _____

PROPERTY VALUE \$ _____

PURCHASE PRICE \$ _____

EST. CLOSING DAY _____ / _____ / _____

MONTH DAY YEAR

Pre-Approval Letter

PRE-APPROVAL LETTER REQUESTED

PROGRAM DETAILS

Loan Product

CONVENTIONAL CONFORMING TEXAS HOME EQUITY 50 (a)(6)
 HIGH BALANCE DU REFI PLUS
 FREDDIE MAC OPEN ACCESS
 LENDER PAID MORTGAGE INSURANCE (LPMI)

Rate Type

FIXED

30 YEAR
 25 YEAR
 20 YEAR
 15 YEAR

Third Party Vendor Selection

CMS APPROVED AMC SELECTED: _____

TITLE COMPANY SELECTED: _____

Minimum Requirements Required for CMS to Disclose the Loan Estimate

- 1003 signed and dated by Loan Officer
- Fee Worksheet
Title Company Used _____
Appraisal Management Company (AMC) Used _____
- Credit Report
**Note: Additional Info Below*
- Submission Form
- Service Provider List

Minimum Submission Requirements for Underwriting

- 1003 signed and dated
- Borrower's authorization and Certification
- Credit Report dated within 60 days of submission.
- Income
 - WAGE EARNER**
 - Current paystubs for each borrower for most recent 30 day period or minimum per AUS Findings
 - W2s for the last two years or minimum per AUS Findings
 - Two years 1040s with all schedules.
 - SELF-EMPLOYED**
 - Two years tax returns or minimum per AUS Findings
 - Two years business tax returns if > or = to 25% ownership or minimum per AUS Findings
- Purchase Agreement
 - Short Sale Bank Approval Letter (if applicable)
- Appraisal (required for eligibility to 30 day closing promise)
- Signed 4506T (not required if broker is providing results from Rapid Reporting or Data Verify.)
**ROA box C is required on all orders placed by brokers through Rapid Reporting or Data Verify.
***Fee for 4506T Processing may be passed through to the borrower(s) where permitted by agency/state regulations and with submitted invoices from CMS approved 4506T vendors.
- Executed SSA - 89 for all borrowers
- State Disclosures
- Anti-steering on Lender Paid Transactions
- DU findings finalized and assigned to CMS
- RESPA Homeownership Counseling List Disclosure
- Purchase Only: Either Acknowledgement of receipt of "Your Home Loan Toolkit" booklet or copy of booklet.