

# Loan Submission Form

FHA SPONSOR NUMBER: 24751-0000-5  
VA SPONSOR NUMBER: 902324-00-00



## BROKER INFORMATION

Please type or write legibly so that all correspondence is sent to the correct parties.

Carrington AE:

Broker Name:	Phone:	Email:
Loan Officer:	Phone:	Email:
Processor:	Phone:	Email:
Processor:	Phone:	Email:
Broker Address:		

## BORROWER INFORMATION

Borrower First Name/Last Name:	Email:
Co-Borrower First Name/Last Name:	Email:

## LOAN INFORMATION

Loan Purpose:	Rate/Term	Cash Out Refi	Purchase	Impounds:	Yes	No
Occupancy:	Primary Residence	Second Home				
	Investment Properties					
Property Type:	SFR	Condo Detached	Condo Highrise	Manufactured		
	PUD	Condo Attached	# Units _____			
Loan Amount: \$	Appraised Value: \$	Sales Price: \$				
Buydown	3 Year (3-2-1)	2 Year (2-1)	1 year (1-0)	– Buydown available for Conv, FHA and VA only.		

## COMPENSATION TYPE

Lender Paid                      Borrower Paid \$ \_\_\_\_\_  
Third Party Processing \$ \_\_\_\_\_                      Buyout Underwriting Fee: Yes No

## PROGRAM DETAILS

### Loan Product – Government Programs

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> FHA               | <input type="checkbox"/> FHA STREAMLINE             | <input type="checkbox"/> VA                     |
| <input type="checkbox"/> FHA 203k LIMITED  | <input type="checkbox"/> NON-CREDIT QUALIFYING      | <input type="checkbox"/> VA IRRRL               |
| <input type="checkbox"/> FHA 203k STANDARD | <input type="checkbox"/> CREDIT QUALIFYING          | <input type="checkbox"/> USDA                   |
| <input type="checkbox"/> FHA SIMPLE        | <input type="checkbox"/> FHA 203b REO REPAIR ESCROW | <input type="checkbox"/> USDA STREAMLINE ASSIST |
| <input type="checkbox"/> FHA \$100 DOWN    |   |   |

### Loan Product – Conventional Programs

- |  |   |
|--|---|
| <input type="checkbox"/> CONVENTIONAL CONFORMING               | <input type="checkbox"/> TEXAS HOME EQUITY 50(a)(6)         |
| <input type="checkbox"/> HIGH BALANCE                          | <input type="checkbox"/> DU REFI PLUS                       |
| <input type="checkbox"/> FREDDIE MAC OPEN ACCESS               | <input type="checkbox"/> FANNIE MAE HOMEREADY               |
| <input type="checkbox"/> LENDER PAID MORTGAGE INSURANCE (LPMI) | <input type="checkbox"/> FREDDIE MAC HOMEPOSSIBLE/ADVANTAGE |

**IMPOUNDS**     WAIVED     NOT WAIVED

### Rate Type

#### FIXED

- |                                  |                                  |
|----------------------------------|----------------------------------|
| <input type="checkbox"/> 30 YEAR | <input type="checkbox"/> 20 YEAR |
| <input type="checkbox"/> 25 YEAR | <input type="checkbox"/> 15 YEAR |

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## Minimum Requirements for CMS to Disclose the Loan Estimate

- 1003 with DI Addendum signed and dated by Loan Officer
- Credit Report *\*Note: Additional Info Below*
- Fee Worksheet
- Credit report dated within 90 days of submission\*
  - Mortgage only for all FHA Streamlines and VA IRRRLs
- Letters of Explanation for all derogatory credit for Manual Underwrites
- Income (not required on FHA Non-Credit Qualifying Streamlines and VA IRRRLs)
- WAGE EARNER**
  - Current paystubs for each borrower or Written Verification of Employment (WVOE) or most recent W-2
- SELF-EMPLOYED**
  - Two years tax returns or minimum per AUS Findings
  - Two years business tax returns if greater than or equal to 25% ownership or minimum per AUS Findings
- Most recent bank statement(s) or 1003 Asset section completed to reflect funds to close
- Purchase Contract on purchase transactions
- Anti-Steering Disclosure Signed and Dated (Locked Lender Paid Transactions Only)
- State Disclosures
- FHA Case Request Form (if applicable)
- E-Sign Certificate (required for any documents Broker sent electronically to be signed by borrower(s))

## Loan Specific Requirements

### FHA STREAMLINE LOANS

- Mortgage only credit report must rate all mortgages on the subject property

### VA IRRRL LOANS\*

- AVM (if credit score < 640)
- VA Loan Comparison Table

\*No AUS required