

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
Lien Position	First Lien	Second Lien				
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 |

Loan Submission Form

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



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