



# LOAN SUBMISSION FORM

Please complete this form in its entirety prior to uploading it into the portal.

SUBMISSION TYPE		
<i>*Check BOTH options if you would like Loan Disclosures AND Underwriting Submission*</i>		
Loan Disclosures <i>*Complete Loan Disclosure and Credit sections*</i>	Underwriting Submission <i>*Complete Credit and Underwriting Submission sections*</i>	
LOAN CONTACTS		
Broker Name:	Account Executive Name:	
LOAN OFFICER INFORMATION	PROCESSOR INFORMATION	
Name:	Name:	
Email Address:	Email Address:	
Phone Number:	Phone Number:	
LOAN DETAILS		
Borrower Name:	Loan Number:	
Loan Type:	Doc Type:	
Loan Program:	<i>*Reference program rate sheet and matrix*</i>	Loan Term:
LOAN NOTES		
NonQM LOAN EXCEPTION		
Does the loan require an exception?	<i>*If yes, provide details above AND include completed exception form*</i>	

LOAN DISCLOSURE REQUIREMENTS			
<i>*N/A for Business Purpose*</i>			
Transaction Type:	Occupancy:	Property Type:	Loan Amount:
Purchase Price:	Appraised Value:	LTV:	CLTV:
Expected Rate:	Impounds?	Fee Buy Out?	Buydown Contributor:
Pre-Locked?	<i>*Conventional/Government only*</i>	Use Smart Fees?	<i>*If no, provide completed fee sheet*</i>
Has subject property already been appraised?	If yes, total appraisal fee charged:		
COMPENSATION DETAILS			
Broker Compensation:	Flat Fee:	Choose \$ or %:	\$ _____ or _____ %
3 <sup>rd</sup> Party Processing Fee:	Waive	\$ _____	<i>*\$1,500 max permitted*</i>
MINIMUM DOCUMENTATION FOR DISCLOSURES			
Submission Form	Borrower's Authorization <i>*Signed/dated prior to credit report*</i>		
Completed <a href="#">Buydown Calculator</a> (if applicable)			
Fee Sheet and Settlement Service Provider List <i>*N/A if using Smart Fees*</i>			
Credit Report < 90 days <i>*Mortgage Only credit report allowed for FHA Streamline and VA IRRRL*</i>			
FHA		VA	
Non-Borrowing Spouse Credit Report for AZ, CA, ID, LA, NV, NM, TX, WA, WI <i>*N/A for Streamline*</i>		Non-Borrowing Spouse Credit Report for AZ, CA, ID, LA, NV, NM, TX, WA, WI <i>*N/A for IRRRL*</i>	
		Certificate of Eligibility (COE)	

CREDIT REQUIREMENT			
BROKER CREDIT RE-ISSUE CREDENTIALS			
Credit Provider Name:	Credit Username:	Credit Password:	
Credit Report Reference ID:	B1	B2	Joint Credit?

## UNDERWRITING SUBMISSION REQUIREMENTS

### MINIMUM DOCUMENTATION FOR SUBMISSION

FNMA 3.4 Exported	Borrower Identification		
Automated Underwriting System (AUS), if available <i>*N/A for NonQM, FHA or USDA Streamline, VA IRRRL*</i>			
Purchase Contract/Escrow Instructions <i>*Purchase only*</i>	Current mortgage statement <i>*Refinance only*</i>		
Conventional (FNMA, FHLMC)		VA	
Asset documentation (if applicable, per AUS)	Asset documentation (if applicable, per AUS)		
Income documentation for all borrowers (per DU/LPA): <u>Wage Earner</u> : YTD paystubs (30 days)/W2 or WVOE <u>Self-Employed</u> : Tax returns (1 or 2 yrs) <u>Other</u> : Per AUS requirements	Income documentation for all borrowers (per program type): <u>VA IRRRL</u> : No income documentation required <u>Standard &amp; High Balance (per AUS)</u> : Wage Earner: YTD paystubs (30 days)/W2 or WVOE Self-Employed: Tax returns (2 yrs) Other: Per AUS requirements		
	Current payment coupon or copy of Note with LIN <i>*IRRRL only*</i>		
FHA		USDA	
Asset documentation (if applicable, per AUS)	Asset documentation (if applicable, per GUS)		
Income documentation for all borrowers (per program type): <u>Streamline</u> : No income documentation required <u>FHA EZ</u> : Third-party auto-pull WVOE (2 yrs) <u>FHA VIP</u> : YTD paystub/AUS docs and third-party WVOE (2 yrs) <u>Standard &amp; High Balance (per AUS)</u> : Wage Earner: YTD paystubs (30 days)/W2 or WVOE Self-Employed: Tax returns (2 yrs) Other: Per AUS requirements	Income documentation for all borrowers (per program type): <u>Wage Earner</u> : YTD paystubs (30 days)/W2 or WVOE <u>Self-Employed</u> : Tax returns (2 yrs) <u>Other</u> : Per GUS requirements		
	Confirmation of USDA property eligibility ( <a href="#">HERE</a> )		
	USDA Income & Repayment Worksheet ( <a href="#">HERE</a> )		
	Current payment coupon or copy of Note <i>*Refinance only*</i>		
	Signed <a href="#">3555-21 Form</a>		
Current payment coupon or copy of Note with Case Number <i>*Streamline only*</i>	Loan is GUS Approved <i>*Loan must be released to Open Mortgage Wholesale within 24-48 hours of submission*</i>		
NonQM (Consumer Purpose)			
Asset documentation (if applicable)			
Income documentation for selected program/all borrowers: <u>Full Doc Wage Earner</u> : YTD paystubs (30 days)/W2s (2 yrs) or WVOE (2 yrs) <u>Full Doc Self-Employed</u> : Tax returns with all schedules (2 yrs) and YTD P&L <u>One Year Full Doc – Wage Earner</u> : YTD paystubs (30 days)/W2 (1 yr) or WVOE (1 yr) <u>One Year Full Doc – Self-Employed</u> : Tax returns with all schedules (1 yr) and YTD P&L <u>Bank Statements</u> : 12- or 24-months most recent bank statements and <a href="#">Business Narrative</a> <u>P&amp;L Only</u> : 12- or 24-month P&L, evidence borrower ownership %, and <a href="#">Business Narrative</a> <u>P&amp;L + Bank Statements</u> : 12- or 24-month P&L, recent bank statements (2 months), evidence borrower ownership %, and <a href="#">Business Narrative</a> <u>1099 Only</u> : 1- or 2-yr 1099s and YTD income <u>WVOE Only</u> : WVOE (2 yrs) <span style="float: right;"><u>Asset Depletion</u>: 3 months recent bank statements</span>			
NonQM (Business Purpose)			
Asset documentation (if applicable)	<a href="#">Borrower Certification of Business Purpose</a>	<a href="#">Entity Checklist</a> (if closing in Entity)	
Income documentation for selected program/all borrowers: <u>DSCR</u> (select transaction type):                      No Ratio                      Short-Term Rental                      Foreign National                      ITIN <u>Full Doc Wage Earner</u> : YTD paystubs (30 days)/W2s (2 yrs) or WVOE (2 yrs) <u>Full Doc Self-Employed</u> : Tax returns with all schedules (2 yrs) and YTD P&L <u>One Year Full Doc – Wage Earner</u> : YTD paystubs (30 days)/W2 (1 yr) or WVOE (1 yr) <u>One Year Full Doc – Self-Employed</u> : Tax returns with all schedules (1 yr) and YTD P&L <u>Bank Statements</u> : 12- or 24-months most recent bank statements and <a href="#">Business Narrative</a> <u>P&amp;L Only</u> : 12- or 24-month P&L, evidence borrower ownership %, and <a href="#">Business Narrative</a> <u>P&amp;L + Bank Statements</u> : 12- or 24-month P&L, recent bank statements (2 months), evidence borrower ownership %, and <a href="#">Business Narrative</a> <u>1099 Only</u> : 1- or 2-yr 1099s and YTD income <u>WVOE Only</u> : WVOE (2 yrs) <span style="float: right;"><u>Asset Depletion</u>: 3 months recent bank statements</span>			