



DreamBuilder SUBMISSION FORM

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

CONTACTS	
Broker Name:	Account Executive Name:
LOAN OFFICER INFORMATION	PROCESSOR INFORMATION
Name:	Name:
Email Address:	Email Address:
Phone Number:	Phone Number:
TRANSACTION DETAILS	
Borrower Name:	Loan Number:
Property City:	Property State:
Loan Type: DreamBuilder	Doc Type:
Loan Program/Term:	<i>*Refer to program rate sheet and matrix*</i>
TRANSACTION NOTES	
DreamBuilder EXCEPTION	
Does the transaction require an exception?	<i>*If yes, provide details above AND include completed exception form*</i>

REQUIREMENTS FOR HOMEBUYER REVIEW		
Transaction Type: PURCHASE	Occupancy: INVESTMENT/TENANT OCCUPIED	Property Type:
Estimated Purchase Price:	LTV:	Expected Rate:
Impounds: REQUIRED	Use Smart Fees?	<i>*If no, provide completed fee sheet*</i>
COMPENSATION DETAILS		
Broker Compensation:	Flat Fee:	Choose \$ or %: \$ or %
3 rd Party Processing Fee:	Waive	\$ <i>*\$1,500 max permitted*</i>

MINIMUM DOCUMENTATION FOR REVIEW	
Submission Form	FNMA 3.4 Exported
Credit Report < 60 days	Initial 1003
Non-Borrowing Spouse Credit Report for AZ, CA, ID, LA, NV, NM, TX, WA, WI	
Borrower's Authorization <i>*Signed/dated prior to credit report*</i>	Letter of Explanation for all public records
Letter of Explanation for all credit inquiries within 90 days of credit report	
Fee Sheet and Settlement Service Provider List <i>*N/A if using Smart Fees*</i>	
Borrower Identification (including Social Security Card, ITIN documentation, Driver License, VISA, etc.)	
Housing History documentation (12-month VOR/VOM, payment ledger/canceled checks, or credit supplement/credit report)	
Asset documentation (2-months bank statements)	
Gift Letter (signed/dated) and evidence of funds receipt	
Purchase Contract/Escrow Instructions (including Assignment Addendum and Consumer Disclosure)	

MINIMUM DOCUMENTATION FOR REVIEW

FULL DOC

<u>Wage Earner</u> : YTD paystubs (60 days), W2, and WVOE	<u>Other</u> : Per FHA requirements
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Self-Employed: Prior year tax returns, YTD P&L, and 3-months bank statements

ASSETS AS INCOME

Asset Depletion: 2-months recent bank statements

Asset Liquidity: 2-months recent bank statements

BANK STATEMENT ONLY

12 months recent bank statements

DIVIDENDS AND INTEREST

2-years tax returns with all schedules OR 2-years account statements with earned income documented

INDEPENDENT CONTRACTOR/1099 EMPLOYEE

Prior year tax returns, 3-months bank statements, and paystubs (if applicable)

INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)

Prior year tax returns required if SSN listed on paystubs, W2, etc.

RENTAL INCOME

Other REO: Lease agreement(s), documented receipt of rental income, and 3-months reserves

DEPARTURE RESIDENCE

If borrower owns current primary residence:

Documentation to support request for DreamBuilder financing

Letter of Explanation from borrower (signed) regarding existing primary residence

Fully executed lease agreement and proof of rental income receipt OR copy of purchase contract showing current residence pending sale