

**BROKER INFORMATION**

Broker Name		Broker NMLS #	
Loan Officer (LO) Name		LO NMLS #	
Contact Phone #		LO Email	
3rd Party Processor		If yes, NMLS #	
Processor Name		Processor Email	
Account Executive			

**BORROWER INFORMATION**

Borrower 1 Name		Email	
Borrower 2 Name		Email	
Borrower 3 Name		Email	
Borrower 4 Name		Email	

**SUBJECT PROPERTY AND LOAN INFORMATION**

Street Address			
City, State & Zip Code			
Vale/Purchase Price		Loan Amount	
Interest Rate		LTV/CLTV	/
Occupancy		Loan Purpose	
Program		Property Type	
Loan Term		Waive Escrows	
Doc Type		Prepayment Penalty	

**BROKER COMPENSTATION / FEES**

Broker's Origination Fee		Admin/Underwriting Fee	
3rd Party Processing		Flood Cert	\$9.50
Credit Report Fee		MERS	\$24.95

**ADDITIONAL COMMENTS**

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**MINIMUM SUBMISSION REQUIREMENTS****All Submissions require**

- 1003 pdf signed and dated by Loan Officer Only
  - Note, if the application was taken face to face then we will need the borrower's signature
- Purchase Agreement and Addenda (if applicable)
- Borrower Authorization Form
- Settlement Statement **OR** Prelim CD with Title Fees
  - Smart Fees can be used upon request
- Mortgage Statements for REOs
- ID/Drivers License
- Processing Invoice (if applicable)
- Re-Issue Credit in the **Broker Portal** via DUAL AUS" → Order/Reissue Credit"

**In addition to the above, please also provide the below depending on doc type:****Debt Service Coverage Ratio (DSCR)**

- No additional docs needed for submission

**1 or 2 Year Full Doc**

- Tax Returns
- W2s (if applicable)
- Fixed Income
  - Call your AE and see what docs you will need (example: SSI will require Award Letter + Bank Statements proving receipt)
- Paystubs (1 Full Month)

**Bank Statement Loans:**

- 12 or 24 Months Consecutive Bank Statements
- Business Narrative Form: <https://www.leadpluswholesale.com/forms>
  - Note: Business Narrative Form must be signed by the borrower to use the Estimated Expense Factor @ Initial Underwrite
- Proof of Self Employment, via one of the following:
  - Business License
  - Secretary of State Printout
  - CPA Letter

**1 or 2 Year Profit & Loss Only**

- 12 or 24 Months Profit & Loss (most recent 12 months @ time of submission)
- Business Narrative Form: <https://www.leadpluswholesale.com/forms>
  - Note: Business Narrative Form must be signed by the borrower to use the Estimated Expense Factor @ Initial Underwrite
- Proof of Self Employment, via one of the following:
  - Business License
  - Secretary of State Printout
  - CPA Letter

**Individual Taxpayer Identification Number (ITIN)**

- ITIN Assignment Letter + Income Docs per program selected

**Asset Depletion**

- 3 Months Consecutive Bank Statements **OR** 1 Quarterly Statements