

### 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:	

### Subject Property and Loan Information

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

### Broker Compensation / Fees

Brokers Origination		Admin/Underwriting	\$1795
3rd Party Processing		Flood Cert	\$9.50
Credit Report Fee		MERS	\$24.95

### Additional Comments

## 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)
- Import Credit in the Broker Portal

### In addition to the above, please also provide the below depending on doc type:

#### 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 (see Lead+ Website)
- Proof of Self Employment, via:
  - 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 (see Lead+ Website)
- Proof of Self Employment, via:
  - Business License
  - Secretary of State Printout
  - CPA Letter

#### Debt Service Coverage Ratio (DSCR)

- No additional docs needed for submission

#### Individual Taxpayer Identification Number (ITIN)

- ITIN Assignment Letter + Income Docs per program selected

#### Asset Depletion

- 6 Months Consecutive Bank Statements **OR** 2 Quarterly Statements