



NONQHEM SUBMISSION FORM

AE Name: _____ Account Manager: _____ Estimated Closing Date: _____

- Disclosures Only
 Full Submission
 Broker Disclosed
 Lender Disclosed

 Use Fee sheet supplied with submission

 Use Estimated fee through "Smart Fees"

Broker/Contact Information			
Broker Name		Broker NMLS	
Processor Name		Loan Officer Name	
Processor Phone		Loan Officer Phone	
Processor Email		Loan Officer Email	
Contract Processor NMLS		Loan Officer NMLS	
3rd Party Processing Fee \$		Broker Credit Report Fee	
Lender Fee Buy Out	<input type="checkbox"/> Yes <input type="checkbox"/> No	Broker Compensation	<input type="checkbox"/> Lender Paid <input type="checkbox"/> Borrower Paid
Affiliates	<input type="checkbox"/> Yes *Must Disclose on LE <input type="checkbox"/> No	BPC Amount	

Borrower Information					
Borrower Name		FICO		Borrower Email	
Co-Borrower Name		FICO		Co-Borrower Email	
Co-Borrower Name		FICO		Co-Borrower Email	
Citizenship					
<input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien					

Property Information				
Property Address				
City		State		Zip Code
Value/Purchase Price		Property Type		AMC

Loan Information					
1st Loan Amount		2nd Loan Amount		LTV	
Interest Rate			<input type="checkbox"/> Discount for Rate Chosen		
Loan Purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> R/T Refinance <input type="checkbox"/> Cash Out		Occupancy:	<input type="checkbox"/> Primary <input type="checkbox"/> Investment <input type="checkbox"/> Secondary	
NOTE: FOR TEXAS LOANS ONLY - Texas Cash Out cannot exceed the 2% for total fees all products					

Non-QM Products	
Loan Programs	<input type="checkbox"/> NQHEM - Premier * Full Doc & 12/24 Bank Statements ONLY <input type="checkbox"/> NQHEM <input type="checkbox"/> NQHEM - Plus <input type="checkbox"/> Piggyback Second
Loan Terms	<input type="checkbox"/> 30 Fixed <input type="checkbox"/> ARM <input type="checkbox"/> 7/6 <input type="checkbox"/> 10/6 <input type="checkbox"/> Interest Only (10yr I/O period): <input type="checkbox"/> 30YR <input type="checkbox"/> 40YR Piggyback Second: <input type="checkbox"/> 30 Fixed <input type="checkbox"/> 20 Fixed <input type="checkbox"/> 15 Fixed <input type="checkbox"/> 10 Fixed *Full Doc and Bank Statement Income Only
Prepayment Options	<input type="checkbox"/> None <input type="checkbox"/> 1 year <input type="checkbox"/> 2 year <input type="checkbox"/> 3 year *Investment Properties Only
Income Doc Type (Select)	<input type="checkbox"/> Full Doc <input type="checkbox"/> 1-page Bank Statement (12 or 24 Month P&L Required) <input type="checkbox"/> Bank Statement: <input type="checkbox"/> ITIN <input type="checkbox"/> theGig (1099 Only) <input type="checkbox"/> Personal or <input type="checkbox"/> Business <input type="checkbox"/> VOE Only <input type="checkbox"/> Asset Qualifier <input type="checkbox"/> 12 Months or <input type="checkbox"/> 24 Months

Minimum Submission Requirements	
<input type="checkbox"/> Credit Report dated w/in 60 days or credit authorization <input type="checkbox"/> Income Docs: Per Program selected above <input type="checkbox"/> Assets (if applicable) <input type="checkbox"/> Purchase Agreement (if applicable)	<input type="checkbox"/> UW Cover Sheet <input type="checkbox"/> 1003 Application <input type="checkbox"/> Driver's License or Photo ID <input type="checkbox"/> Schedule or Real Estate (matching all mortgage loans identified on the credit report to REO)

Items needed to disclose: Broker disclosed submission
<input type="checkbox"/> Signed initial Loan Application by borrower(s) and LO
<input type="checkbox"/> Initial LE (Dated within 3 days of the application)
<input type="checkbox"/> Consent Form (Proof of LE delivery)
<input type="checkbox"/> Settlement Service Provider List (SSPL)
<input type="checkbox"/> Intent to Proceed
<input type="checkbox"/> Safe Harbor Anti Steering (LPC only)
<input type="checkbox"/> Tool Kit (Dated within 3 days of the application)
<input type="checkbox"/> Home Counseling Form (Dated within 3 days of the application)
<input type="checkbox"/> Broker Disclosures and state specific Disclosures

Items needed to disclose: Lender disclosed submission
<input type="checkbox"/> Initial Loan Application signed by the LO
<input type="checkbox"/> Fee Sheet

Notes and Other Comments

Mortgagee Clause:
 Hometown Equity Mortgage, LLC dba theLender
 ISAOA
 25531 Commercentre Dr #250 Lake Forest, CA 92630

Underwriting Fees:
 Underwriting fee: \$1995.00





UW COVER SHEET

Date: _____

Loan Number: _____

Program Name: _____

Hello UW,

INCOME:

Full Doc WVOE Banks Statement: 12 or 24 Months 1099

Rental Cash Flow Asset Qualifier P&L

CREDIT:

EXCEPTION:

Additional Comments:

