



# 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	
In-house Processing 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 <u>OR</u> Percentage	

Borrower Information			
Borrower Name		FICO	
Co-Borrower Name		FICO	
Co-Borrower Name		FICO	
<b>Citizenship</b>			
<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	CLTV
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		
<b>NOTE: FOR TEXAS LOANS ONLY</b> - 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 <b>Piggyback Second:</b> <input type="checkbox"/> 30 Fixed <input type="checkbox"/> 20 Fixed <input type="checkbox"/> 15 Fixed <input type="checkbox"/> 10 Fixed <b>*Full Doc and Bank Statement Income Only</b>
Prepayment Options	<input type="checkbox"/> None <input type="checkbox"/> 1 year <input type="checkbox"/> 2 year <input type="checkbox"/> 3 year <input type="checkbox"/> 4 year <input type="checkbox"/> 5 year <b>*Investment Properties Only</b>
Income Doc Type (Select)	<input type="checkbox"/> Full Doc <input type="checkbox"/> ITIN <input type="checkbox"/> theGig (1099 Only) <input type="checkbox"/> VOE Only <input type="checkbox"/> Asset Qualifier <input type="checkbox"/> P&L Only <input type="checkbox"/> Bank Statement: ↳ <input type="checkbox"/> 12 Months P&L   or <input type="checkbox"/> 24 Months P&L    ↳ <input type="checkbox"/> Personal   or <input type="checkbox"/> Business ↳ <input type="checkbox"/> 12 Months   or <input type="checkbox"/> 24 Months
Impounds	<input type="checkbox"/> Yes <input type="checkbox"/> No

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  
 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:**

