



## Table Funding Request Instructions and Form

1. Closing Date /Signature Date	2. Disbursement Date /Record Date	3. Date Funds Needed	4. 1 <sup>ST</sup> PAYMENT DATE	5. AM Closing? <input type="checkbox"/> YES <input type="checkbox"/> NO	6. Documents Prepared By	7. Loan Will Be Closing in the Name Of
8. Flagstar Loan #:		9. Borrower's Name:		10. Property Address		11. Existing FHA Loan Payoff? <input type="checkbox"/> YES <input type="checkbox"/> NO
12. Lock Confirm #	13. Lock Date	14. Lock Expiration Date	15. Program		16. Interest Rate	17. LTV
18. Check <input type="checkbox"/> Yes <input type="checkbox"/> No	19. Settlement Agent					
	20. Mailing Address:					
	21. E-MAIL ADDRESS:					
	22. Phone / Fax #		Phone # (      )		Fax # (      )	
23. Wire <input type="checkbox"/> Yes <input type="checkbox"/> No	24. Send to Bank			25. ABA #		
	26. City/State			27. TX GF #		
	28. Intermediate Bank			29. Acct #		
	30. City / State			31. File / Order #		
	32. Acct Name			33. Acct #		

### REVENUE LIMITATION CALCULATION

34.	Origination fee charged to borrower	+
35.	Total Discount Points charged to borrower	+
36.	Administrative Fee (or Commitment fee) charged in excess of Flagstar fee	+
37.	Originator Processing fee	+
38.	Any other origination fee or revenue fee paid to broker	+
39.	Flagstar Yield Spread Premium (due broker)	+
40.	Closing costs paid for borrower by originator	-
41.	Flagstar discount fee (as indicated on the lock confirmation)	-
42.	TOTAL Points & Fees	\$
43.	Mortgage Amount (not to include financed mortgage insurance)	\$
44.	**Line 41 ÷ Line 42 (This amount may not exceed 5%)	%

**\*\*If greater than 5%, you must reduce your fees (new-signed HUD and proof of payment to borrower) or we will not purchase loan.**

### FUNDING CALCULATION

	45. Mortgage Loan Amount	\$
<b>Subtract:</b>	46. Flagstar Bank Discount _____%	-
	47. Interest Adjustment thru ____ / ____ / ____ # Days	-
	48. Mortgage Insurance: <input type="checkbox"/> Monthly (ZIP/ZOMP/Zero up-front) MI Co _____ Cert # _____	
	49. <input type="checkbox"/> Annual <input type="checkbox"/> REGULAR Life of Loan <input type="checkbox"/> FINANCED Life of Loan <input type="checkbox"/> FHA <input type="checkbox"/> VA	-
	50. Escrows/ Impounds: Taxes / Insurance + \$	
	51. Aggregate Adjustment - \$	
	52. TOTAL ESCROWS/IMPOUNDS TO BE DEDUCTED	-
	53. Document Administration Fee (only If Flagstar prepares docs)	-
	54. Administrative Fee	-
	55. Escrow Waiver Fee (prior approval through Underwriting required)	-
56. Other Fees: (Courier / Advance Wire / Rush)	-	
57. Iowa, New Jersey, or North Carolina Commitment Fee (Standard Fee \$400)	-	
58. Flagstar Bank Premium _____%	+	
59. Interest Credit thru ____ / ____ / ____ # Days ____ (7 Calendar Days Max)	+	
<b>Add:</b>	60. Other Credits	+
	61. New York Mortgage Tax Fee (.25%)	+
	62.	+
	63.	+
<b>Total:</b>	64. NET LOAN DISBURSEMENT	\$

Wholesale Customer's Name \_\_\_\_\_ Seller ID#: \_\_\_\_\_ Phone No.: (\_\_\_\_) \_\_\_\_\_

E-mail Address: \_\_\_\_\_ Requested By: \_\_\_\_\_ Fax No. (\_\_\_\_) \_\_\_\_\_

**Order funds ONLINE! Fast and Easy, save time and money! Log on to [wholesale.flagstar.com](http://wholesale.flagstar.com) and utilize Flagstar's On-Line Funding Request. To obtain access call 1-800-945-7700 x 9490. Contact 1-800-945-7700 x 2900 to set up Settlement Agents.**

**As of April 15, 2003 a \$50.00 fax fee is charged for requests sent in by fax. FAX REQUEST TO 248-312-2423**

\*\*\*Requests made via fax must be received by 12:00 p.m. your local time the day prior to disbursement.

\*\*\*Requests for loans requiring MI must also include the TIL, HUD-1, and 1<sup>st</sup> Payment Letter to ensure proper disclosure.



Reimbursement of your own Funds (Conventional)

Conventional - Using Flagstar Warehouse line

Flagstar Loan Number: \_\_\_\_\_

Borrower  
 \_\_\_\_\_  
 last name first name middle initial

Co-Borrower  
 \_\_\_\_\_  
 last name first name middle initial

Address: \_\_\_\_\_

Wire Transfer: Flagstar Bank Warehouse/ Jackson

1. Lock Confirmation #	2. Lock Date	3. Lock Expiration Date	4. Program	5. Interest Rate	6. LTV
<b>REVENUE LIMITATION CALCULATION</b>					
7.	Origination fee charged to borrower				+
8.	Total Discount Points charged to borrower				+
9.	Administrative fee (or Commitment fee) charged in excess of Flagstar fee				+
10.	Processing fee				+
11.	Any other origination fee or revenue fee paid to correspondent				+
12.	Flagstar Yield Spread Premium (only if Yield Spread is disclosed on the HUD-1)				+
13.	Flagstar Discount (per lock confirmation)				-
14.	Closing costs paid for borrower by originator				-
15.	Total Points & Fees				\$
16.	Mortgage amount (not to include financed mortgage insurance)				
17.	Line 15 ÷ Line 16 (May not exceed 5%)				%
<b>If equal to or greater than 5%, you must reduce your fees (new signed HUD and endorsed copy of cashiers check to borrower) or Flagstar will not purchase loan.</b>					
<b>FUNDING CALCULATION</b>					
18.	Disbursement: Mortgage Amount				\$
19.	Subtract: Flagstar Discount _____%				-
20.	** Initial PMI Premium (up front amount due) Insurer: _____ <input type="checkbox"/> Monthly <input type="checkbox"/> Annual				-
21.	Interest Adjustment to Be Determined by Flagstar Bank				
22.	Escrows / Impounds		Tax	+ \$	
23.			Insurance	+ \$	
24.			Mortgage Insurance	+ \$	
25.			Aggregate Adjustment	- \$	
26.	<b>TOTAL ESCROWS/IMPOUNDS TO BE DEDUCTED</b>				
27.	Administrative Fee (Standard Fee \$450)				-
28.	Escrow Waiver Fee (Prior Approval Through Underwriting)				
29.	Iowa, New Jersey, or North Carolina Commitment Fee (Standard Fee \$450.00)				-
30.	New York Mortgage Tax Fee 0.25%				
31.	Escrow Holdback (If Flagstar to Hold Funds)				-
32.	Other Charges:				-
33.	<b>Add:</b> Flagstar Bank Premium _____%				+
34.	Interest Credit to Be Determined by Flagstar Bank				
35.	Other Credits				
36.	*** Net Loan Disbursement to Be Determined by Flagstar Bank ***				
37.					
38.					

To review a loan's purchase advice please go to [wholesale.flagstar.com](http://wholesale.flagstar.com) and click on the Funding Breakdown link. If a faxed copy of the purchase advice will be needed please complete the following fields:

COMPANY NAME: \_\_\_\_\_ SELLER ID#: \_\_\_\_\_ ATTN: \_\_\_\_\_

PHONE#: (\_\_\_\_) \_\_\_\_\_ FAX#: (\_\_\_\_) \_\_\_\_\_



**Confirmation Details**

Flagstar Loan Number	Borrower's Name		Property Address		
Closing Date / Signature Date	Dishbursement Date / Recording Date	Date Funds Needed	First Payment Date	Document Expiration Date	Existing FHA Loan Payoff?
10/03/2003	10/08/2003	10/08/2003	12/01/2003	10/20/2003	No
Lock Date	Lock Exp. Date	Program		Interest Rate	LTV
09/23/2003	10/23/2003	Fannie Mae 3/1 LIBOR ARM		4.125	76.57143
					Method
					Check

Settlement Agent	FLAGSTAR TITLE	Mailing Address	5151 CORPORATE DR
E-Mail Address			Troy MI 48098
File/Order #		Phone	248 3126600
Primary Bank		Fax	
Acct Name	FLAGSTAR TITLE	ABA #	
Note		Acct #	
Intermediate Bank		ABA #	
Note			

Revenue Limitation Calculation

Origination fee charged to borrower	+ 0.00
Total Discount Points charged to borrower	+ 0.00
Underwriting fee (or Commitment fee) charged in excess of Flagstar fee	+ 0.00
Originator Processing fee	+ 0.00
Any other origination fee or revenue fee paid to broker	+ 85.00
Flagstar Yield Spread Premium (due broker)	+ 1719.22
Closing costs paid for borrower by originator	- 0.00
Flagstar discount fee (as indicated on the lock confirmation)	- 0.00
Total Points & Fees	\$ 1804.22
Mortgage Amount (not to include financed mortgage insurance)	\$ 134000
** This amount may not exceed 5%	% 1.3464

Funding Calculation

Mortgage Loan Amount	\$ 134000
Escrows/Impounds:	
Escrow	0.00
Taxes:	456.43
Insurance:	0.00
Agg Adj Amount:	-137.07
Total Escrows/Impounds to be Deducted	\$ 319.36
Mortgage Insurance	\$
MI Co	Cert #
Exp Date	Coverage Percentage
Flagstar Bank Premium	\$ 1719.22
Interest Adjustment thru 10/31/2003 # Days 24	\$ 363.45
Net Loan Disbursement	\$ 135036.41

Customer	Requested by	Seller ID #
E-mail	Phone Number	Fax Number



Reimbursement of your own Funds

Conventional - NOT using Flagstar Warehouse line

Flagstar Loan Number: \_\_\_\_\_

Borrower  
 last name first name middle initial

Co-Borrower  
 last name first name middle initial

Address: \_\_\_\_\_

WIRING INFORMATION (Please Complete)

**Wire Transfer:** Send to Bank: \_\_\_\_\_ ABA # \_\_\_\_\_  
 City/State: \_\_\_\_\_ GF # \_\_\_\_\_  
 Acct. Name: \_\_\_\_\_ ACCT # \_\_\_\_\_  
**Further credit If applicable:** Bank \_\_\_\_\_ ACCT # \_\_\_\_\_  
**Final Credit:** Bank \_\_\_\_\_ ACCT # \_\_\_\_\_

1. Lock Confirmation #	2. Lock Date	3. Lock Expiration Date	4. Program	5. Interest Rate	6. LTV
<b>REVENUE LIMITATION CALCULATION</b>					
7.	Origination fee charged to borrower				+
8.	Total Discount Points charged to borrower				+
9.	Administrative fee (or Commitment fee) charged in excess of Flagstar fee				+
10.	Processing fee				+
11.	Any other origination fee or revenue fee paid to correspondent				+
12.	Flagstar Yield Spread Premium (only if Yield Spread is disclosed on the HUD-1)				+
13.	Flagstar Discount (per lock confirmation)				-
14.	Closing costs paid for borrower by originator				-
15.	Total Points & Fees				\$
16.	Mortgage amount (not to include financed mortgage insurance)				
17.	Line 15 ÷ Line 16 (May not exceed 5%)				%
<b>If equal to or greater than 5%, you must reduce your fees (new signed HUD and endorsed copy of cashiers check to borrower) or Flagstar will not purchase loan.</b>					
<b>FUNDING CALCULATION</b>					
18.	Disbursement: Mortgage Amount				\$
19.	Subtract: Flagstar Discount _____ %				-
20.	** Initial PMI Premium (up front amount due) Insurer: _____ <input type="checkbox"/> Monthly <input type="checkbox"/> Annual				-
21.	Interest Adjustment to Be Determined by Flagstar Bank				
22.	Escrows / Impounds Tax		+ \$		
23.	Insurance		+ \$		
24.	Mortgage Insurance		+ \$		
25.	Aggregate Adjustment		- \$		
26.	<b>TOTAL ESCROWS/IMPOUNDS TO BE DEDUCTED</b>				
27.	Administrative Fee (Standard Fee \$450)				-
28.	Escrow Waiver Fee (Prior Approval Through Underwriting)				
29.	Iowa, New Jersey, or North Carolina Commitment Fee (Standard Fee \$450)				-
30.	New York Mortgage Tax Fee 0.25%				
31.	Escrow Holdback (If Flagstar to Hold Funds)				-
32.	Other Charges:				-
33.	<b>Add:</b> Flagstar Bank Premium _____ %				+
34.	Interest Credit to Be Determined by Flagstar Bank				
35.	Other Credits				
36.	*** Net Loan Disbursement to Be Determined by Flagstar Bank ***				
37.					
38.					

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COMPANY NAME: \_\_\_\_\_ SELLER ID#: \_\_\_\_\_ ATTN: \_\_\_\_\_  
 PHONE# ( \_\_\_\_ ) \_\_\_\_\_ FAX#: ( \_\_\_\_ ) \_\_\_\_\_



**Construction Loan Disbursement Request/Authorization**

**Form E**



Date	Loan Number		
Borrower	Telephone (area code)	Fax (area code)	
Contractor	Telephone (area code)	Fax (area code)	
Property Address			
City		State	Zip Code

**Draw Schedule**

Application is made for payment, as shown below, in connection with the contract.

Line Number	Payee	Amount (\$)

<b>Current Request</b>	<b>TOTAL in the amount of (\$)</b>
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Contractor Signature	Date
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By signing Contractor hereby certifies to Flagstar Bank that the work set forth in the above requested progress draw has been completed in accordance with the plans and specifications for the project and meets code and all other guidelines established by the governing municipality. The above signed further warrants that the costs requisitioned for work on previous draws have been paid.

Borrower Signature	Date
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By signing Borrower(s) hereby certifies to Flagstar Bank ("Flagstar") that: 1) the work and materials set forth in the above requested Construction Loan Disbursement Request/Authorization ("Draw Request") have been thoroughly reviewed by Borrower; 2) that the work and materials have been satisfactorily completed and/or provided in Borrower's opinion; and, 3) the work and/or materials are acceptable to Borrower(s) who approves Contractor's Draw Request as made herein. Borrower(s) further agrees that by executing this form Borrower(s) acknowledges and reaffirms the terms and conditions set forth in the Loan Documents executed in connection with this construction loan and has verified that all suppliers and subcontractors have been paid for work and materials currently in place or on site, (with the exception of the work and materials which are the subject of this Draw Request). Borrower(s) hereby agrees and represents that Borrower(s) has forwarded to the Flagstar's fund control administrator, Granite Loan Management, LLC, certified mail, return receipt requested, at 5251 DTC Parkway, Suite 625, Greenwood Village, Colorado 80111, any notices, preliminary notices, lien claims or documents related thereto, claims or the like, which Borrower(s) has received, and hereby agrees to indemnify and hold harmless Flagstar and Flagstar's fund control administrator, as a result of Borrower's failure to do so. Borrower(s) expressly acknowledges that Flagstar has not waived any of its rights by virtue of any acts occurring on or before this date and hereby represents that Borrower(s) has no claims or causes of action against Flagstar and/or releases Flagstar and its agents, from any and all acts from the date of the Loan Documents through the date of this Disbursement. © Granite Loan Management LLC, 2000 Rev. 5/00

**If you do not follow the draw procedures as outlined in the Construction Loan Operating Guide, your draw will be delayed.**