



In an effort to better support our referring Broker community, Integrity Specialty Finance now offers two options for delivering a Loan Estimate. These two options are mutually exclusive and may not be combined when delivering a loan submission or application.

TILA-RESPA dictates the borrower's loan application has been received when the following information is received in full. (not necessarily the date the 1003 is completed):

1. Borrower Name
2. Social Security Number
3. Property Address
4. Income
5. Estimated Property Value
6. Mortgage Loan Amount

The borrower must be provided with a Loan Estimate within 3 business days of receipt of the "Six" application items listed above.

Option 1 - Broker Prepared LE

Step 1: Once you obtain the "Six" Application Items listed above, you must issue your initial Loan Estimate (LE), SSP and other upfront disclosures within 3 Business Days.

Step 2: Upload the 3.2 File to our secure client portal to register your submission.

Step 3: Upload your fully processed loan including but not limited to your LE, SSP, signed and dated Application, Loan Submission Form and all remaining Disclosures and Documents.

We will verify the completeness of your application including signatures, dates and compliance to TILA-RESPA Integrated Disclosure requirements and inform you of your submissions acceptability.

The following should assist in the preparation of the LE:



QUICK REFERENCE GUIDE

All information must be in good faith based on the best information reasonably available at the time of the disclosure. All amounts are rounded to the next highest dollar amount and truncated, except as indicated

LENDERS NAME

Leave Blank. If Lender is known submit to Lender to prepare and delivery LE

LENDERS ADDRESS

Enter date LE prepared & delivered. Must be within 3 business days of receiving the "Big 6"

Loan Estimate

Save this Loan Estimate to compare with your Closing Disclosure.

DATE ISSUED APPLICANTS: Enter Borrower(s) name and mailing address

PROPERTY SALE PRICE: Enter property address and either sales price or est. prop. value

LOAN TERM PURPOSE PRODUCT LOAN TYPE LOAN ID # RATE LOCK

Conventional FHA VA

NO YES, until

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

Complete fields as applicable. Leave Loan ID blank unless Lender prepared LE

Check Y/N and enter lack expiration. If not locked leave expiration blank. Enter 10 day shopping period

Loan Terms

Can this amount increase after closing?

Loan Amount: Enter "No" to indicate the loan amount will not increase

Interest Rate: Truncate - Do not round. Examples 4.00% = 4%, 4.5% = 4.50% Max 3 decimals.

Monthly Principal & Interest: See Projected Payments below for your Estimated Total Monthly Payment

Prepayment Penalty: Does the loan have these features?

Balloon Payment: Enter "No" to indicate there is no balloon payment

ARMs & IO's

- Enter the frequency of the adjustments
- Enter the date when the first adjustment
- Enter the maximum and the first date when it can reach the maximum

Projected Payments

Payment Calculation	Years 1-5	Years 6-8	Years 9-11	Years 12-30
Principal & Interest	\$703.33 <i>only interest</i>	\$1,026 min \$1,355 max	\$1,028 min \$1,604 max	\$1,028 min \$2,068 max
Mortgage Insurance	100	100	100	—
Estimated Escrow <i>Amount can increase over time</i>	0	0	0	0
Estimated Total Monthly Payment	\$812	\$1,137-\$1,463	\$1,137-\$1,713	\$1,028-\$2,063

Round all figures to the next highest dollar except Principal & Interest

Round to next highest dollar the Estimated Total Monthly Payment

Estimated Taxes, Insurance & Assessments

Amount can increase over time

This estimate includes

Property Taxes

Homeowner's Insurance

Other

See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.

In escrow?

Enter the total Estimated Taxes, Insurance & Assessments, check the applicable boxes, and indicated "YES" or "NO" if escrowed

Costs at Closing

Estimated Closing Costs: Includes 1 in Loan Costs + 3 in Other Costs - 4 in Lender Credits. See page 2 for details.

Estimated Cash to Close: 5 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE PAGE 1 OF 3 - LOAN ID #

Leave Blank. If lender is known, submit to Lender to prepare and deliver LE.

-Blank Space 1 - Enter the amount from "J. Total Closing Costs" disclosed on page 2

-Blank Space 2 - Enter the amount disclosed in "D. Total Loan Costs (A+B+C)" on Page 2

-Blank Space 3 - Enter the amount disclosed in "I Total Other Costs (E+F+G+H)" on page 2

-Blank Space 4 - Enter the amount of lender credits disclosed on page 2, "J. Total Closing Costs Lender Credits"

-Immediately followed by a statement "See Page 2 for details."

-Blank Space 5 - Enter the dollar amount of "Estimated Cash to Close" from the "Calculating Cash to Close" section on page 2, rounded to the nearest whole dollar



All fees must be in alphabetical order in each section. The fee name must be consistent from LE to LE to final CD. Refer to the IMC APR and Fee List for fee names. If a fee is not applicable leave the space blank

All fees must be made in good faith based on information reasonably available at the time the LE is prepared

Closing Cost Details

Loan Costs

A. Origination Charges
 % of Loan Amount (Points)

Other Costs

E. Taxes and Other Government Fees
 Recording Fees and Other Taxes
 Transfer Taxes

F. Prepays
 Homeowner's Insurance Premium (months)
 Mortgage Insurance Premium (months)
 Prepaid Interest (per day for days @)
 Property Taxes (months)

G. Initial Escrow Payment at Closing
 Homeowner's Insurance per month for mo.
 Mortgage Insurance per month for mo.
 Property Taxes per month for mo.

H. Other
 Enter "Title - Owners Title Insurance" (purchases only) & any other amounts the borrower is likely to pay or has contracted w/someone other than lender/broker & the lender/broker is aware of when the LE is prepared

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS
 D + I
 Lender Credits

Calculating Cash to Close
 Total Closing Costs (J)
 Closing Costs Financed (Paid from your Loan Amount)
 Down Payment/Funds from Borrower
 Deposit
 Funds for Borrower
 Seller Credits
 Adjustments and Other Credits
Estimated Cash to Close

Adjustable Payment (AP) Table
 Interest Only Payments? Yes for your first 60 Months
 Optional Payments?
 Step Payments?
 Seasonal Payments?
Monthly Principal and Interest Payments
 First Change/Amount
 Subsequent Changes
 Maximum Payment

Adjustable Interest Rate (AIR) Table
 Index + Margin
 Initial Interest Rate
 Minimum/Maximum Interest Rate
Change Frequency
 First Change
 Subsequent Changes
Limits on Interest Rate Changes
 First Change
 Subsequent Changes

ARMs & IO's:
 -Enter the index upon which the adjustments to the interest rate are based and the margin
 -Enter the interest rate at consummation
 -Enter the min and max interest rates, after introductory period expires

First Change/Amount: Enter the # of the payments that may change, counting from the first payment due after consummation, & the amount or range of the principal payments and interest payments
Subsequent Changes: Enter the frequency of the subsequent changes to the payment
Maximum Payment: Enter the max payment that may be paid during the life of the loan, w/the number of the first P&I payment that can reach that amount

Change Frequency: Enter the mo. when the interest rate after consummation may 1st change, calculated from the date interest for the first scheduled payment begins to accrue
Limits on Interest Rate Changes: Enter the max possible change for the 1st adjustment of the interest rate after consummation



Additional Information About This Loan

Leave Blank unless Lender prepared LE	LENDER NMLS/____LICENSE ID LOAN OFFICER NMLS/____LICENSE ID EMAIL PHONE	MORTGAGE BROKER NMLS/____LICENSE ID LOAN OFFICER NMLS/____LICENSE ID EMAIL PHONE	- Enter the NMLS ID# for both Broker and LO - Enter the email and phone # for the LO
Enter total P&I, MI, and loan costs paid through end of the 60 th mo. after the first payment due date	<p>Comparisons Use these measures to compare this loan with other loans.</p> <p>In 5 Years Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.</p> <p>Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.</p> <p>Total Interest Percentage (TIP) The total amount of interest that you will pay over the loan term as a percentage of your loan amount.</p>		Enter total principal amount, expressed as a %, paid through end of the 60 th mo. after the first payment due date.
Enter the APR as 4.00% = 4% 4.50% = 4.500% 4.555% = 4.555% Disclose up to 3 decimal places	<p>Other Considerations</p> <p>Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.</p> <p>Assumption If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.</p> <p>Homeowner's Insurance This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.</p> <p>Late Payment If your payment is more than _____ days late, we will charge a late fee of _____.</p>		Enter the dollar amount or percentage and the number of days.
Check the applicable box.	<p>Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.</p> <p>Servicing We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.</p> <p>Liability after Foreclosure Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.</p>		Will appear on refinance transactions only
Check the applicable box. For IFFG check the box "to transfer your loan..."	<p>Confirm Receipt</p> <p>By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.</p>		

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____



Option 2 - IFFG Specialty Finance Prepared LE

1. Upload the 3.2 File to our secure client portal to register your submission.
2. Upload your fully processed loan including but not limited to the following:
 - a. Signed and dated 1003, IFFG's Fee Worksheet, Brokers Attestation and Loan Submission Form
 - b. Broker acknowledges that on the date of registration and submission they completed the collection of all the six pieces of information that comprise a loan application as defined under 12 CFR 1026.2(a)(3)(ii).
 - c. As such submissions with Applications dated beyond 48 hours of registration will not be accepted.
3. The following Fee Worksheet and Brokers Attestation must be completed in order for IFFG to prepare the LE for submission.

Learn More with the Information Presented Below

CFPB – <http://www.consumerfinance.gov/regulatory-implementation/>

- TILA-RESPA Integrated Disclosure Rule - http://files.consumerfinance.gov/f/201409_cfpb_tila-respaintegrated-disclosure-rule_compliance-guide.pdf
- CFPB Loan Estimate Form - http://files.consumerfinance.gov/f/201403_cfpb_loan-estimate_modelform-H24.pdf
- CFPB Closing Disclosure Form - http://files.consumerfinance.gov/f/201403_cfpb_closingdisclosure_cover-H25A.pdf
- CFPB “Your Home Loan Toolkit” - http://files.consumerfinance.gov/f/201503_cfpb_your-home-loantoolkit-web.pdf
- TRID Timeline Example - http://files.consumerfinance.gov/f/201508_cfpb_tila-respa-integrationdisclosure-timeline-example.pdf



Date: _____
 Loan No.: _____

LOAN SUBMISSION FORM - Wholesale

ACCOUNT EXECUTIVE

BROKER

BROKER ADDRESS

LOAN OFFICER

LOAN OFFICER CONTACT INFORMATION
 Phone:
 Email:

PROCESSOR

PROCESSOR CONTACT INFORMATION
 Phone:
 Email:

BORROWER NAME & E-MAIL ADDRESS

CO-BORROWER NAME & E-MAIL ADDRESS

ADDRESS

SUBJECT PROPERTY ADDRESS

BORROWER FICO

CO-BORROWER FICO

PRODUCT
 OCCUPANCY
 INCOME TYPE

LOAN AMOUNT
 LOAN to VALUE
 GRADE

CREDIT

- Loan Submission Form
- 1003 - Loan Application - Initial signed by Borrower & LO
- Initial 1008
- Credit Report
- Bankruptcy/Tax Lien Documentation
- Foreclosure, Deed in Lieu, Short Sale Documentation LOE for Inquiries and derogs
- VOM/VOR (12 mos cancelled checks for private mortgage)
- Divorce Decree/Child Support/Alimony

INCOME

- **Full Doc**
 - 2 year tax returns
 - Most recent 2 years w2
 - 30-day paycheck stubs
 - Fully Executed 4506T (wet signatures)
- **24 Month Bank Statement**
 - 24-months personal bank statements (all pages, all months) OR
 - 24-month business bank statements (all pages, all months)
 - Proof of Self Employment
 - Income Calculation Worksheet
- **12-Month Bank Statement**
 - 12-months personal bank statements (all pages, all months)
 - Proof of Self Employment (license etc.)
 - Income Calculation Worksheet
- **Stated Income Investment**
 - State income on 1003
 - Proof of Self-Employment

PROPERTY

- Preliminary Title Commitment w/Plat map
- Purchase Contract Fully Executed -all pages, all addendum's Copy Current Hazard Insurance Policy
- Copy EOI, Taxes & HOA for all rental properties
- Condo Cert

ASSET DOCUMENTATION

- Full 2 months Bank Statements for all (Personal) accounts used for reserves or funds to close
- Rental Income - Provide fully executed lease lease agreements
- Assets held in Trust require copy of the Trust Agreement
- 401k or other directed retirement funds used as reserves require a copy of the terms of withdrawal
- Gift funds -- Fully executed gift letter

DISCLOSURES (Broker Disclosed)

- Acknowledgment of Intent to Proceed
- Borrower Certification and Authorization
- Fee Itemization Worksheet
- 4506T - all borrowers
- Anti-Steering Certification
- ARM Disclosure
- Itemization of Amount Financed
- Current Net Sheet from Escrow/Closing Officer
- Loan Estimate
- Electronic Signature Disclosure
- Brokers Initial Disclosures

Lender Prepared LE

- Broker Attestation
- Decline Notice (if necessary)
- Fee Worksheet

Loan Scenario

Broker Attestation

Broker Name _____ Borrower: _____
Broker NMLS# _____ Address: _____
Loan Officer: _____
Loan Officer NMLS# _____ Application Date: _____

The above application has or has not been submitted as a loan request to other lenders.

The above application has or has not been declined by other lenders (a copy of which is hereby attached)

_____(Initial) Broker acknowledges that on the date of registration and submission they completed the collection of all the six pieces of information that comprise a loan application as defined under 12 CFR 1026.2(a)(3)(ii).

As part of the application the following fees have been collected from the borrower in conjunction with this loan request:

Credit Report Fee	\$ _____	Other Fee	_____	\$ _____
Appraisal Fee	\$ _____	Other Fee	_____	\$ _____

The following disclosures were provided to the borrower:

The undersigned hereby attests that the preceding information above and all accompanying information associated with the aforementioned loan request is true and correct and agrees to notify lender immediately of any changes.

SIGNATURE

DATE

PRINT NAME

Fee Worksheet

Complete Prior to Receiving FED 6

Upload Along with Signed Application at:

www.IFFGSpecialtyFinance.com

Contact Your AE for Further Instructions



INTEGRITY FIRST
FINANCIAL GROUP Inc.
Specialty Finance

(925) 800-3535

Broker Company: _____ AE: _____
 Broker Contact: _____ Phone: _____ E-mail: _____
 Borrower Name: _____ Co-Borrower Name: _____
 Property Address/City/State/Zip: _____

Transaction Information	Loan Information
<input type="checkbox"/> Purchase <input type="checkbox"/> Fixed <input type="checkbox"/> Refinance <input type="checkbox"/> ARM 5/1 LIBOR <input type="checkbox"/> Cashout <input type="checkbox"/> ARM 7/1 LIBOR	Sales Price/Estimated Value _____ Loan Amount _____ Cash Out Amount _____ Loan To Value _____ Amortization Term (Months) _____
Property Type	Grade
<input type="checkbox"/> SFR Occupancy <input type="checkbox"/> PUD Owner Occupied <input type="checkbox"/> Condo Second Home <input type="checkbox"/> 2-4 Units Investment <input type="checkbox"/> Manufactured	<input type="checkbox"/> HF1 <input type="checkbox"/> HF2 Letter Grade _____ <input type="checkbox"/> HF3
Origination Fees	Taxes and Other Government Fees
Broker Fee (BPC Only) \$ _____ Discount Points \$ _____ Underwriting Fee \$ 1295.00 Processing Contract \$ _____ Processing \$ _____ (NJ) Commitment Fee \$ _____ _____ \$ _____ _____ \$ _____ _____ \$ _____	Recording Fee (Deed) \$ _____ Recording Fee (Mtg/DOT) \$ _____ Recording Fee (Other) \$ _____ County Transfer Tax \$ _____ Other: _____ \$ _____
Services You Cannot Shop For	Prepays
Credit Report Fee \$ _____ Appraisal Fee \$ _____ Tax Service Fee \$ _____ Flood Certificate Fee \$ _____ BPO Fee \$ _____ Redraw Fee \$ _____ Attorney Fee \$ _____	Hazard Ins Premium _____ mos \$ _____ (total) Flood Ins Premium _____ mos \$ _____ (total) Mortgage Insurance _____ mos \$ _____ (total) Property Taxes _____ mos \$ _____ (total) Special Assessments _____ mos \$ _____ (total) Per Diem _____ per day for _____ days @ _____
Services You Can Shop For	Initial Escrow Payment (Impounds) at Closing
Escrow Company: _____ Title - Settlement Agent Fee \$ _____ Title - Escrow Wire Transfer \$ _____ Title - Escrow Courier Fee \$ _____ Title - Escrow Docs Prep Fee \$ _____ Title - Escrow Notary Fee \$ _____ Title - Escrow Other: _____ \$ _____ Title Company: _____ Title - Lender's Title Policy \$ _____ Title - Lender's Title Endorsements Title - Binder/Commitment \$ _____ Title - Search \$ _____ Title - Attorney's Fee \$ _____ Pest Inspection Fee to _____ \$ _____ Survey Fee to _____ \$ _____ Loan Tie in Fee \$ _____ Sub Escrow Fee \$ _____	Homeowners Ins. _____ mos @ \$ _____ = _____ Flood Insurance _____ mos @ \$ _____ = _____ Mortgage Insurance _____ mos @ \$ _____ = _____ Property Taxes _____ mos @ \$ _____ = _____ Special Assessments _____ mos @ \$ _____ = _____
Owners Title Insurance	
Title - Owner's Title Policy (Optional) \$ _____ Title - Owner's Title Endorsments (Optional) \$ _____	
Credits	
Lender Credit \$ _____ Seller Credits (Purchase Only) \$ _____ Deposit (Includes Earnest Money - Purchase Only) \$ _____ Gift Funds (Purchase Only) \$ _____ Adjustments and Other Credits \$ _____	
Miscellaneous	
Home Inspection Fee to _____ \$ _____ Home Warranty Fee to _____ \$ _____ HOA Certification Fee to _____ \$ _____ HOA Dues to _____ \$ _____ Tranfer Fee HOA to _____ \$ _____ Special Hazard Disclosure \$ _____	

****Attach Escrow/Title Fee Sheet in lieu of completing above****