

EMM WHOLESALE SUBMISSION FORM



Submission Date:

Account Executive:

Disclosures Only

Full Submission

BROKER INFORMATION

Company Name:

NMLS #:

MLO Name:

Phone:

Email:

Processor Name:

Phone:

Email:

BORROWER INFORMATION

Borrower:

Borrower Email:

Co-Borrower:

Co-Borrower Email:

PROPERTY INFORMATION

Property Address:

Property Type: SFR PUD 2 Unit 3-4 Unit Condo

Estimated/Appraised Value: \$

Sales Price: \$

TRANSACTION INFORMATION

Loan Amount: \$

LTV:

Escrow/Impounds: Yes No

Subordinate Financing: \$

CLTV:

Compensation: Lender Paid Borrower Paid

Purpose: Purchase Refi Rate/Term Refi Cash Out Streamline

DO Submitted: Yes No

Occupancy: Primary 2nd Home Investment

DO Case File #:

Product Type: Conventional FHA VA Jumbo DU Refi Plus USDA Interest Only

Loan Type: Fixed: 30 Yr 20 Yr 15 Yr 10 Yr ARM: 10/1 7/1 5/1 3/1

REQUIRED FOR EMM DISCLOSURES

- Upload a Fannie Mae 3.2 Data File to the EMM Wholesale website
- Upload a Disclosure Submission Package, including the following-
 - Loan Submission Form (EMM Form Required)
 - Broker Disclosure Package
 - Completed 1003, Signed and Dated (face to face must have a borrower signature)
 - Broker's Initial Good Faith Estimate (properly executed, per RESPA)
 - Borrower's Intent to Proceed, signed
 - Anti-Steering/Safe Harbor Certification- Lender Paid only (EMM Form Required)
 - Broker Truth in Lending
 - Mortgage Broker Fee Agreement (must match initial GFE)
 - Settlement Service Provider Worksheet (EMM Form Available)
 - Itemized Fee Worksheet (EMM Form Available)

FHA, VA and USDA Documents – See Government Submission Requirements

REQUIRED FOR UNDERWRITING SUBMISSION

- All Requirements for Disclosures
- Transmittal Summary: 1008 / FHA 92900LT / VA 26-6393
- Copy of photo identification
- Underwriting Credit Package-
 - Credit Report and supporting documents, letters of explanation
 - DO Findings (if DO is required)
 - Income Documentation
 - Asset Documentation
 - Purchase Contract with all Counteroffers and Addenda, signed by all
- Preliminary Title Report (ok to trail)
- Appraisal - if required (ok to trail)
- Any additional required State and Federal Disclosures
- Signed SSA-89 form
- Signed 4506-T form
- Affiliated Business Disclosure – if applicable
- Borrower's Authorization and Certification
- Broker ECOA Notice
- Broker Patriot Act Disclosure
- Broker FACT Act Disclosure

FHA, VA and USDA Documents – See Government Submission Requirements

Broker is responsible for providing the initial GFE to the borrower(s) within three business days of the application date. Broker's initial GFE is binding;

GOVERNMENT SUBMISSION REQUIREMENTS

REQUIRED FOR FHA UNDERWRITING SUBMISSION	REQUIRED FOR VA UNDERWRITING SUBMISSION
<ul style="list-style-type: none"> • SS Card or evidence of Social Security Number • FHA Required Documents <ul style="list-style-type: none"> - Addendum to the 1003 (92900A) - Important Notice to Homebuyers (92900B) - For your protection: Get a home inspection - Informed Consumer Choice disclosure - Notice to Homeowner – assumption notice • FHA Purchase Documents <ul style="list-style-type: none"> - Signed Real Estate Certification - Amendatory Clause • FHA Streamline Required Documents <ul style="list-style-type: none"> - Previous FHA Case # - Copy of current Promissory Note - Current Payoff Demand - Estimated HUD-1 - Payoff statement 	<ul style="list-style-type: none"> • SS Card or evidence of Social Security Number • VA Required Documents <ul style="list-style-type: none"> - 26-1802 Addendum to 1003 - 26-1805 VA Case number assignment - Certificate of Eligibility (not required for IRRRL) - 26-1880 Request for Eligibility - Borrower Letters – Child case letter, nearest living relative statement, military status statement - Borrower Questionnaires – Debt questionnaire, Disability questionnaire - 26-0503 Federal Collection Policy - Funding Fee disclosure/certification - Interest Rate and Discount Point disclosure - 26-0592 Counseling Checklist for military homebuyers - Rights of VA Borrowers – Assumption Notice - For your protection – get a home inspection • VA Purchase Required Documents <ul style="list-style-type: none"> - Signed Real Estate Certification & Amendatory Clause (Addendum to sales contract) • VA IRRRL Required Documents <ul style="list-style-type: none"> - Current Payoff Demand - IRRRL Worksheet - Copy of current promissory note - Previous case number printout, including Previous Loan Value (PLV)

REQUIRED FOR USDA UNDERWRITING SUBMISSION

- 1980-21
- Loan Eligibility (location)