

Loan Submission Form

Broker Information							
Company Name		Вгоке		Account Executive			
Loan Officer Name				Loan Officer E-mail			
Loan Processor Name				Loan Processor E-mail			
Contract Processor/Company				Contract Processor NMLS #			
,				Broker owned Escrow or other			
Contract Processor Fee \$				Affiliates?			No Yes (Must disclose on LE)
Contract Processor E-mail Affiliate charge \$							
Borrower Information							
Borrower Name				Co-Borrower			
Borrower E-mail				Co-Borrower E-mail			
Subject Address				City		Zip Code	
PURPOSE C	OCCUPANCY	Y PROPERTY	LOAN TYPE	Informatio	LOAN PRODUCT	1	DOC TYPE
Refi Rate/Term	Primary 2 nd Home Investme	1=	30 yr	☐ Single Premium ☐ Monthly ☐ Annually ☐ LPMI	FHA FHA Streamline VA IRRRL VA Conventional FNMA (Di Conventional Freddie N HomeReady Home Possible RefiNow Jumbo Express (Enhance Alt-Choice Prime (Alt-Do	Mac (LP) ed) ard-Doc)	☐ Full Doc ☐ W-2 Only ☐ 12/24 Mo CPA/EA P&L Statement ☐ P&L Statement Only ☐ W-VOE w/2 Mo Bank Statement ☐ IRS Form 1099 ☐ Asset Utilization ☐ Bank Statements ☐ 12
Compensation							
Fee Buy Out:	Yes	□ No	Col	Lender Paid:	ı		Borrower Paid:
ree buy out.	163		PCE In-F	louse Proce	essing		borrower raid.
PCF Processing: Yes Processing Fee: Not allowed in the following states: Non-QM \$595.00 Agency \$400.00 Hawaii, Iowa, Mississippi, Missouri, Montana, Nebraska, New York, North Dakota, South Dakota, Vermont, Washington, West Virginia, Wisconsin							
Credit Report							
Re-issue Broker Credit (Please see our approved credit vendors https://www.pcfwholesale.com/wp-content/docs/Approved Credit Vendors.pdf):							
Lender Pull New Credit							
Required Documentation							
Itemized Fee Worksheet and complete Settlement Provider List Income Calculation worksheet Transmittal / 1008 Intent to Proceed Borrower Authorization signed and dated Credit Report (dated within 60 days of submission) and Inquiry Letter for all inquiries (per Credit Report) IRS 4506-C form, completed and signed by the borrower Income Documentation • Wage earner- 30 days' worth of paystubs and most recent 2 years W2's • Self-employed- most recent 2 years tax returns (Business & Personal Tax returns with all pages & schedules) Asset Documentation based on program/product (all pages no blackouts/whiteouts/erasure) Mortgage Statement Homeowners Insurance Anti-Steering form Prelim Title Report with plat map and wire instructions, if available Purchase Only: Executed Purchase Contract (cannot be expired) signed by all parties with all addendums, if applicable Refinance Only: Payoff Statement FHA Case # if applicable Conventional loans over 80%: Provide MI quote VA Case # if applicable VA Forms: • NTB & IRRRL Rate reduction (Lender disclosed) Provide first payment date, loan amount, rate and term • NTB & IRRRL Rate reduction (Broker disclosed) Provide completed & signed form by borrower(s) Appraisal if applicable State specific disclosures (Broker disclosed)							
**Disclosures only require an Initial URLA signed by the LO, Fee sheet, SSPL, and Credit Authorization							