



Please fulfill minimum submission requirements to expedite review and approval.

Thank you for your loan submission. Please complete this form in its entirety and include all required documents, as listed below, with your submission. Only complete submissions will progress to Underwriting.

CONTACT INFORMATION

Broker: _____ **Acct Executive:** _____
Main Contact, for decisions/questions below:
Contact: _____ **Phone:** _____
Title: _____ **Email:** _____

REQUESTED LOAN TERMS

Submission Type: Full Disclosures Only **Disclosures By:** Broker Lender
Loan Application Date: _____ **Estimated Closing Date:** _____
Borrower: _____ **Coborrower:** _____
Borr. Email: _____ **Cobo. Email:** _____
Subject Property: _____
Loan Amt.: _____ **Appr. Value:** _____ **Purch. Price:** _____
Interest Rate: _____ **Term:** _____ **Purpose:** _____
Loan Type: _____ **Occupancy:** _____ **Property Type:** _____
Mtg. Insurance: _____ **Lender Fee Buyout?** UW Fee Doc Fee **Impounds?** Yes No
How should LoanStream handle Borrower Credit?* Pull new credit Use attached Broker credit
 * *If credit option not selected, LoanStream will pull new credit.* If credit is not tied to AUS, please provide login credentials for using Broker's credit account. **Login/IPN Address:** _____

BROKER COMPENSATION

Comp. Type: Borrower Paid Lender Paid **If Borrower Paid, Amount:** \$ _____
If using a Third-Party for Loan Processing, please provide their NMLS ID: _____

REQUIRED DOCUMENTATION CHECKLIST

- Completed Wholesale Submission – LoanStream Prime form
- DU/LP Approve Eligible (OR for FHA/VA only, meets eligibility criteria for manual underwriting)
- Completed 1008, which matches the AUS
- Completed Initial 1003, signed and dated (if applicable, REO section must be thoroughly completed)
- Credit Report for All Borrowers (if using Broker credit reports)
- LoanStream's completed Borrower's Certification and Authorization form
- Escrow/Closing 3rd Party Fee Sheet disclosing ALL Broker & 3rd Party fees (any undisclosed fees cannot be disclosed later)
- Supporting mortgage statement/tax/insurance information for all REO listed on 1003
- Insurance Declarations page and Contact info or Insurance Quote for subject property
- If Purchase:** Purchase Agreement
- If FHA:** FHA 92900A, pages 1 & 2, fully executed
- If FHA:** FHA Case Request Form
- If FHA/VA:** Streamline Mortgage Only Credit Report
- If VA:** VA Form 26-1802A fully executed by Borrower(s) and Loan Originator
- If VA:** VA Certificate of Eligibility
- If VA Refinance:** VA Refinance Loan Comparison Disclosure (see Forms on LoanStream TPO Portal)
- If Lender Disclosed:** Initial 1003 dated within 24 hours of App Taken date and 3rd Party fee sheet supporting all fees

Income Documentation Requirements

- If Wage Earner:** Most recent 30 days paystubs, all borrowers (or as required per AUS) OR last 2 years W2s, all borrowers
- If Self-employed:** 2 Yrs 1099s (as applicable), All K1s (as applicable), Tax returns (1 or 2 Yrs, based on program)
- If Retired:** Award Letter, Retirement Statement, 1099s, or recent bank statement supporting retirement income

If Broker Disclosed, Additional Documentation Requirements

- Initial Loan Estimate (LE) and all subsequent Changes of Circumstance and LEs
- All state required initial disclosures
- Intent to Proceed Form or Email confirmation of intent to proceed from Borrower
- Fair Lending Notice
- The Right to Receive Appraisal
- Patriot Act Disclosure
- Equal Credit Opportunity Act (ECOA) Disclosure
- Privacy Policy
- Appraisal/Valuation Acknowledgement
- FACTA Disclosures & Risk Based Pricing Disclosure (if not provided on Credit Report)
- 4506T
- Homeownership Counseling Certification
- If Disclosures Acknowledged Electronically:** DocuSign Verification of Receipt Certificate
- If ARM:** ARM Disclosure, Anti-Steering Disclosure, Proof of CHARM Booklet and ARM Disclosures Delivery
- If VA Refinance:** VA Refinance Loan Comparison Disclosure

Mortgagee Clause: OCMBC, Inc. ISAOA 19000 MacArthur Blvd., Suite 200 Irvine, CA 92612 Lender IDs: FHA: 20996-0000-1 VA: 169917-00-00	LoanStream Fees: <u>All States (except NC):</u> Underwriting \$995 Document..... 79 <u>NC Commitment Fees:</u> Conventional..... \$995 FHA/VA 150 <u>Chenoa & CalHFA Fees:</u> Funding..... \$250 Tax Service 75 Flood Cert 10 Homeowner Warranty 600	LoanStream Contacts: <i>for General Inquiries</i> Corporate Office Phone: (800) 760-1833 Lock Desk Email: lockdesk@lsmortgage.com UW Scenario Desk: scenarios@lsmortgage.com	 LOAN STREAM MORTGAGE Corporate Office: 19000 MacArthur Blvd. Suite 200 Irvine, CA 92612 NMLS 5391 www.lsmortgage.com
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