



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 Submission [] Disclosures Only Disclosures By: * [] Broker [] Lender
Loan Application Date: _____ Estimated Closing Date: _____
Borrower: _____ Coborrower: _____
Borr. Email: _____ Cobo. Email: _____
Subject Property: _____
Loan Amt.: _____ Appr (Est) Value: _____ Purpose: _____
Interest Rate: _____ Term: _____ Program: _____ Purch Price: _____
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
Approved Credit Vendors: _____ FHA Condo Spot Approval Request? [] Yes [] No
* If credit option not selected, LoanStream will pull new credit. If credit is not tied to AUS, please provide login credentials for 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 Form
[] Completed 1008 (if applicable)
[] Completed 1003, signed and dated by Loan Officer (if applicable, REO section must be thoroughly completed)
[] Credit Report for All Borrowers (if using Broker credit reports)
[] Borrower's Certification and Authorization (aka Broker Disclosures)
[] Escrow/Closing 3rd Party Fee Sheet
[] Broker Fee Sheet
[] Supporting mortgage statement/tax/insurance information for all REO listed on 1003
[] 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) and Mortgage Note

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

* Required. Not to be checked by default, let Broker pick.

Table with 4 columns: Mortgagee Clause, LoanStream Fees, LoanStream Contacts, and Corporate Office. Includes details like OCMBC, Inc. ISAOA, LoanStream Fees for All States, NC Commitment, and Origination Fees, as well as contact information for Corporate Office and LoanStream Wholesale.