



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
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?
How should LoanStream handle Borrower Credit?
Approved Credit Vendors: FHA Condo Spot Approval Request?
* 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
Broker's completed and signed Anti-Steering Disclosure
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 LoanStream Logo/Address. Includes details for OCMBC, Inc. and various fees and contact information.