

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: _____ Co-borrower: _____
 Borr. Email: _____ Cobo. Email: _____
 Subject Property: _____
 1st Loan Amount: _____ 1st Loan LTV _____ 2nd Loan Amount: _____ 2nd Loan LTV _____
 Appraised (Est) Value: _____ Loan Purpose: _____ Concurrent Second
 Interest Rate: _____ Program: _____ Term: _____ Purch Price: _____
 Loan Type: _____ If CalHFA: _____ Borrower Has: Pre-approval Lottery Voucher
 Occupancy: _____ Property Type: _____
 Mtg. Insurance: _____ Lender Fee Buyout? UW Fee Doc Fee Impounds? Yes No
 How should LoanStream handle Borrower Credit Report?* 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*

BROKER COMPENSATION

Comp. Type: Borrower Paid Lender Paid If Borrower Paid, Amount: _____
 Loan Processing done in-house (not 3rd-party)? Yes No MLO & RE Agent (Buyer or Seller) the same? Yes No
If No, 3rd-Party Invoice with NMLS ID is Required. If Yes, provide Dual Role Disclosure; not allowed for FHA/USDA

REQUIRED DOCUMENTATION CHECKLIST

- Completed Wholesale Submission Form
- Completed 1008 (if applicable)
- Completed 1003, signed/dated by Borrower(s) and Loan Officer (if applicable, REO section must be thoroughly completed)
- Credit Report for All Borrowers and Non-borrowing Spouse (if applicable) if using Broker credit reports
- Borrower's Certification and Authorization (aka Broker Disclosures)
- Escrow/Closing 3rd Party Fee Sheet
- Broker Fee Sheet** with Supporting Invoices (including, if applicable, third-party processing invoice with NMLS ID)
- eConsent from Borrower(s) if any documents are eSigned
- All Broker-specific disclosures required per state regulations and transaction type, if applicable, Dual Role Disclosure
- Broker's completed/signed Anti-Steering Disclosure and Affiliated Business Arrangement (ABA) Disclosure, if applicable
- Supporting mortgage statement/tax/insurance information for all REO listed on 1003
- If Purchase: Purchase Agreement with all Addendums
- 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
- If VA IRRRL: VA 26-8923 Interest Rate Reduction Loan Worksheet and VA IRRRL Loan Comparison
- If USDA: Request for Single Family Housing Loan Guarantee (Form RD 3555-21)

** Only permissible fees per federal, state, and local law are allowed.

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 Years 1099s (as applicable), All K1s (as applicable), Tax returns (1 or 2 Years, 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) with SSPL, all subsequent LEs with Change of Circumstance (COC) and supporting documentation
- All federal, state, and local initial disclosures per transaction type
- All broker-specific disclosures per state regulations and transaction type
- If FHA: All FHA required disclosures per transaction type
- If VA: All VA required disclosures per transaction type
- If USDA-RHS: All USDA required disclosures per transaction type
- If ARM: All ARM required disclosures

Mortgagee Clause:
 OCMBC, Inc. ISAOA
 19000 MacArthur Blvd., Suite 200
 Irvine, CA 92612
 Lender IDs:
 FHA: 20996-0000-1
 VA: 169917-00-00

LoanStream Contacts:
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