

*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 3<sup>rd</sup> 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:  
*for General Inquiries*  
 Corporate Office Phone: (800) 760-1833  
 Lock Desk Email:  
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[scenarios@lsmortgage.com](mailto:scenarios@lsmortgage.com)



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