

AE Name: \_\_\_\_\_ Account Manager: \_\_\_\_\_ Estimated Closing Date: \_\_\_\_\_

Broker/Contact Information			
Broker Name		Broker NMLS	
Processor Name		Loan Officer Name	
Processor Phone		Loan Officer Phone	
Processor Email		Loan Officer Email	
3rd Party Processing Fee \$		Broker Credit Report Fee	
Broker Origination \$ _____ Yield Spread Premium \$ _____ Paid to Broker Yield Spread Credit \$ _____ Paid to Borrower			

Borrower Information			
Borrower Name		FICO	Borrower Email
Co-Borrower Name		FICO	Co-Borrower Email
Co-Borrower Name		FICO	Co-Borrower Email

Property Information				
Property Address				
City		State		Zip Code
Property Value		Property Type		AMC

Loan Information						
Loan Amount		Interest Rate		LTV		CLTV
Loan Purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> R/T Refinance <input type="checkbox"/> Cash Out		Occupancy	Primary - <b>Not eligible</b> Secondary- <b>Not eligible</b> <input type="checkbox"/> Investment- Eligible		

Loan Terms							
<b>NONI</b> (Investment Property Only)							
<p><b>ALL QUESTIONS IN THIS SECTION MUST BE ANSWERED TO SUBMIT</b></p> <p>Will title be held in entity? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, entity name: _____</p> <p>How many members in entity (Max 4): _____ *Each member must complete an application</p> <p>Is subject property currently leased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the monthly rent received? _____</p> <p>Has the applicant and/or co-applicant had any foreclosures in the last 4 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Has the applicant and/or co-applicant declared bankruptcy in the last 4 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the applicant and/or co-applicant (s) intend to occupy the property for more than 14 days per year? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the applicant currently live rent free? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If this is a refinance transaction; Has the subject been listed for sale within the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, the subject must be de-listed prior to application date. Date de-listed _____</p>	<p><b>NONI Submission Requirements</b></p> <p><input type="checkbox"/> Fannie 3.4 uploaded and registered  <input type="checkbox"/> Business Purpose Submission form  <input type="checkbox"/> Credit Authorization (only if lender is pulling credit)  <input type="checkbox"/> Credit report within 60 days of submission  <input type="checkbox"/> Purchase Contract (if applicable)</p> <p><b>ACH</b> - <input type="checkbox"/> Yes <input type="checkbox"/> No *0.125% LLRA hit if waived</p> <table border="0"> <tr> <td style="text-align: center;"><b>LOAN TERMS</b></td> <td style="text-align: center;"><b>IMPOUNDS</b></td> </tr> <tr> <td> <input type="checkbox"/> 30 Yr Fixed <input type="checkbox"/> 7/6 Arm <input type="checkbox"/> 10/6 Arm                             </td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td><input type="checkbox"/> Interest Only (10yr I/O period)</td> <td><input type="checkbox"/> No</td> </tr> </table> <p><b>PREPAYMENT OPTIONS</b></p> <p><input type="checkbox"/> 5 yr <input type="checkbox"/> 4 yr <input type="checkbox"/> 3 yr <input type="checkbox"/> 2 yr <input type="checkbox"/> 1 yr  <input type="checkbox"/> 0 Prepay Penalty ***Eligible in MI, OH and RI only. See matrix for details***</p> <p><b>New York CEMA</b> (If applicable)</p> <p><input type="checkbox"/> CEMA - Order Request Form  <input type="checkbox"/> Calculation of the net savings to the borrower by doing the CEMA/Assignment.  <input type="checkbox"/> Turnaround time for receipt of the collateral documents.  <input type="checkbox"/> Information on any upfront fees paid to the current lender.  <input type="checkbox"/> All costs associated with the CEMA/Assignment process.  <input type="checkbox"/> Letter(s) of Authorization to be signed by the borrower.</p>	<b>LOAN TERMS</b>	<b>IMPOUNDS</b>	<input type="checkbox"/> 30 Yr Fixed <input type="checkbox"/> 7/6 Arm <input type="checkbox"/> 10/6 Arm	<input type="checkbox"/> Yes	<input type="checkbox"/> Interest Only (10yr I/O period)	<input type="checkbox"/> No
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NONI Fast Track		
<b>Benefits</b>		
Priority Setup	Priority Underwriting Review	Close in weeks, not months
<input type="checkbox"/> <b>Check here for NONI Fast Track Submission</b>		
<b>How to Close a NONI Faster!</b>		
*All items below must be submitted in order to take advantage of the NONI Fast Track		
<input type="checkbox"/> Business Purpose Submission form <input type="checkbox"/> Business Purpose Credit Authorization (If lender is pulling credit) <input type="checkbox"/> Business Purpose Acknowledgement and Disclosure / or Cash Out Letter signed by borrower <input type="checkbox"/> Borrower Certification of Business Purpose <input type="checkbox"/> Credit report dated within 60 days of submission <input type="checkbox"/> Most recent 12 mo Mortgage history on all properties <input type="checkbox"/> Lease Agreement or LOE for unleased (Refi Only) <input type="checkbox"/> Verified Funds to Close (2 Months Bank Statements)	<input type="checkbox"/> Title Report <input type="checkbox"/> Purchase Contract and or/Escrow Instruction (if applicable) <input type="checkbox"/> Appraisal w/1007 <input type="checkbox"/> Hazard Insurance- with rent loss coverage <input type="checkbox"/> Settlement Statement/Pre Hud-1 <input type="checkbox"/> Payoff Demand (Refi Only) <input type="checkbox"/> HOA Cert(if applicable) <input type="checkbox"/> Personal Guaranty Form- (If Closing in LLC)	

**Mortgagee clause** - Hometown Equity Mortgage, LLC dba theLender its successors and/or assigns 25531 Commercentre Dr #250 Lake Forest, CA 92630

