



DreamBuilder SUBMISSION FORM

Please complete this form in its entirety prior to uploading it into the portal.

CONTACTS	
Broker Name:	Account Executive Name:
LOAN OFFICER INFORMATION	PROCESSOR INFORMATION
Name:	Name:
Email Address:	Email Address:
Phone Number:	Phone Number:
TRANSACTION DETAILS	
Borrower Name:	Loan Number:
Property City:	Property State:
Loan Type: DreamBuilder	Doc Type:
Loan Program/Term:	<i>*Refer to program rate sheet and matrix*</i>
TRANSACTION NOTES	
DreamBuilder EXCEPTION	
Does the transaction require an exception?	<i>*If yes, provide details above AND include completed exception form*</i>

REQUIREMENTS FOR HOMEBUYER REVIEW		
Transaction Type: PURCHASE	Occupancy: INVESTMENT/TENANT OCCUPIED	Property Type:
Estimated Purchase Price:	LTV:	Expected Rate:
Impounds: REQUIRED	Use Smart Fees?	<i>*If no, provide completed fee sheet*</i>
COMPENSATION DETAILS		
Broker Compensation:	Flat Fee:	Choose \$ or %: \$ or %
3 rd Party Processing Fee:	Waive	\$ <i>*\$1,500 max permitted*</i>

MINIMUM DOCUMENTATION FOR REVIEW	
Submission Form	FNMA 3.4 Exported
Credit Report < 60 days	Initial 1003
Non-Borrowing Spouse Credit Report for AZ, CA, ID, LA, NV, NM, TX, WA, WI	
Borrower's Authorization <i>*Signed/dated prior to credit report*</i>	Letter of Explanation for all public records
Letter of Explanation for all credit inquiries within 90 days of credit report	
Fee Sheet and Settlement Service Provider List <i>*N/A if using Smart Fees*</i>	
Borrower Identification (including Social Security Card, ITIN documentation, Driver License, VISA, etc.)	
Housing History documentation (12-month VOR/VOM, payment ledger/canceled checks, or credit supplement/credit report)	
Asset documentation (2-months bank statements)	
Gift Letter (signed/dated) and evidence of funds receipt	
Purchase Contract/Escrow Instructions (including Assignment Addendum and Consumer Disclosure)	

MINIMUM DOCUMENTATION FOR REVIEW

FULL DOC

<u>Wage Earner</u> : YTD paystubs (60 days), W2, and WVOE	<u>Other</u> : Per FHA requirements
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Self-Employed: Prior year tax returns, YTD P&L, and 3-months bank statements

ASSETS AS INCOME

<u>Asset Depletion</u> : 2-months recent bank statements	<u>Asset Liquidity</u> : 2-months recent bank statements
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BANK STATEMENT ONLY

12 months recent bank statements

DIVIDENDS AND INTEREST

2-years tax returns with all schedules OR 2-years account statements with earned income documented

INDEPENDENT CONTRACTOR/1099 EMPLOYEE

Prior year tax returns, 3-months bank statements, and paystubs (if applicable)

INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)

Prior year tax returns required if SSN listed on paystubs, W2, etc.

RENTAL INCOME

Other REO: Lease agreement(s), documented receipt of rental income, and 3-months reserves

DEPARTURE RESIDENCE

If borrower owns current primary residence:

- Documentation to support request for DreamBuilder financing

- Letter of Explanation from borrower (signed) regarding existing primary residence

- Fully executed lease agreement and proof of rental income receipt OR copy of purchase contract showing current residence pending sale