



## LOAN SUBMISSION FORM

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

| SUBMISSION TYPE  |  |            |
|--|--|------------|
| <i>*Check BOTH options if you would like Loan Disclosures AND Underwriting Submission*</i>   |  |            |
| Loan Disclosures<br><i>*Complete Loan Disclosure and Credit sections*</i>  | Underwriting Submission<br><i>*Complete Credit and Underwriting Submission sections*</i> |            |
| LOAN CONTACTS  |  |            |
| Broker Name:   | Account Executive Name:  |            |
| LOAN OFFICER INFORMATION   | PROCESSOR INFORMATION  |            |
| Name:  | Name:  |            |
| Email Address:   | Email Address:   |            |
| Phone Number:  | Phone Number:  |            |
| LOAN DETAILS   |  |            |
| Borrower Name:   | Loan Number:   |            |
| Loan Type:   | Doc Type:  |            |
| Loan Program:  | <i>*Reference program rate sheet and matrix*</i>   | Loan Term: |
| LOAN NOTES   |  |            |
|  |  |            |
| NonQM LOAN EXCEPTION   |  |            |
| Does the loan require an exception? <span style="float: right;"><i>*If yes, provide details above AND include completed exception form*</i></span> |  |            |

| LOAN DISCLOSURE REQUIREMENTS  |                                       |                 |  |   |   |
|---|---------------------------------------|-----------------|--|---|---|
| <i>*N/A for Business Purpose*</i>   |                                       |                 |  |   |   |
| Transaction Type:   | Occupancy:                            | Property Type:  | Loan Amount:   |   |   |
| Purchase Price:   | Appraised Value:                      | LTV:            | CLTV:  |   |   |
| Expected Rate:  | Impounds?                             | Fee Buy Out?    | Buydown Contributor:   |   |   |
| Pre-Locked?   | <i>*Conventional/Government only*</i> |                 | Use Smart Fees?  | <i>*If no, provide completed fee sheet*</i> |   |
| Has subject property already been appraised?  |                                       |                 | If yes, total appraisal fee charged:   |   |   |
| COMPENSATION DETAILS  |                                       |                 |  |   |   |
| Broker Compensation:  | Flat Fee:                             | Choose \$ or %: | \$   | or  | % |
| 3 <sup>rd</sup> Party Processing Fee:   | Waive                                 | \$              | <i>*\$1,500 max permitted*</i>   |   |   |
| MINIMUM DOCUMENTATION FOR DISCLOSURES   |                                       |                 |  |   |   |
| Submission Form   |                                       |                 | Borrower's Authorization <i>*Signed/dated prior to credit report*</i>                            |   |   |
| Completed <a href="#">Buydown Calculator</a> (if applicable)  |                                       |                 |  |   |   |
| Fee Sheet and Settlement Service Provider List <i>*N/A if using Smart Fees*</i>                       |                                       |                 |  |   |   |
| Credit Report < 90 days <i>*Mortgage Only credit report allowed for FHA Streamline and VA IRRRL*</i>  |                                       |                 |  |   |   |
| FHA   |                                       |                 | VA   |   |   |
| Non-Borrowing Spouse Credit Report for AZ, CA, ID, LA, NV, NM, TX, WA, WI <i>*N/A for Streamline*</i> |                                       |                 | Non-Borrowing Spouse Credit Report for AZ, CA, ID, LA, NV, NM, TX, WA, WI <i>*N/A for IRRRL*</i> |   |   |
| Certificate of Eligibility (COE)  |                                       |                 |  |   |   |

| CREDIT REQUIREMENT                 |                  |                  |               |
|------------------------------------|------------------|------------------|---------------|
| BROKER CREDIT RE-ISSUE CREDENTIALS |                  |                  |               |
| Credit Provider Name:              | Credit Username: | Credit Password: |               |
| Credit Report Reference ID:        | B1               | B2               | Joint Credit? |

## UNDERWRITING SUBMISSION REQUIREMENTS

### MINIMUM DOCUMENTATION FOR SUBMISSION

|  |   |   |  |
|--|---|---|--|
| FNMA 3.4 Exported  | Borrower Identification   |   |  |
| Automated Underwriting System (AUS), if available <i>*N/A for NonQM, FHA or USDA Streamline, VA IRRRL*</i>   |   |   |  |
| Purchase Contract/Escrow Instructions <i>*Purchase only*</i>   | Current mortgage statement <i>*Refinance only*</i>  |   |  |
| <b>Conventional (FNMA, FHLMC)</b>  | <b>VA</b>   |   |  |
| Asset documentation (if applicable, per AUS)   | Asset documentation (if applicable, per AUS)  |   |  |
| Income documentation for all borrowers (per DU/LPA):<br><u>Wage Earner</u> : YTD paystubs (30 days)/W2 or WVOE<br><u>Self-Employed</u> : 1- or 2-years tax returns<br><u>Other</u> : Per AUS requirements  | Income documentation for all borrowers (per program type):<br><u>VA IRRRL</u> : No income documentation required<br><u>Standard &amp; High Balance (per AUS)</u> :<br>Wage Earner: YTD paystubs (30 days)/W2 or WVOE<br>Self-Employed: 2-years tax returns<br>Other: Per AUS requirements |   |  |
|  | Current payment coupon or copy of Note with LIN <i>*IRRRL only*</i>   |   |  |
| <b>FHA</b>   | <b>USDA</b>   |   |  |
| Asset documentation (if applicable, per AUS)   | Asset documentation (if applicable, per GUS)  |   |  |
| Income documentation for all borrowers (per program type):<br><u>Streamline</u> : No income documentation required<br><u>FHA EZ</u> : YTD paystubs (30 days)/3 <sup>rd</sup> party auto pull WVOE<br><u>Standard &amp; High Balance (per AUS)</u> :<br>Wage Earner: YTD paystubs (30 days)/W2 or WVOE<br>Self-Employed: 2-years tax returns<br>Other: Per AUS requirements   | Income documentation for all borrowers (per program type):<br><u>Wage Earner</u> : YTD paystubs (30 days)/W2 or WVOE<br><u>Self-Employed</u> : 2-years tax returns<br><u>Other</u> : Per GUS requirements   |   |  |
|  | Confirmation of USDA property eligibility ( <a href="#">HERE</a> )  |   |  |
|  | USDA Income & Repayment Worksheet ( <a href="#">HERE</a> )  |   |  |
|  | Current payment coupon or copy of Note <i>*Refinance only*</i>  |   |  |
| Current payment coupon or copy of Note with Case Number<br><i>*Streamline only*</i>  | Signed <a href="#">3555-21 Form</a>   |   |  |
| Loan is GUS Approved <i>*Loan must be released to Doorway Home Loans within 24-48 hours of submission*</i>   |   |   |  |
| <b>NonQM (Consumer Purpose)</b>  |   |   |  |
| Asset documentation (if applicable)  |   |   |  |
| Income documentation for selected program/all borrowers:<br><u>Full Doc Wage Earner</u> : YTD paystubs (30 days) and 2-years W2s OR WVOE (2 years)<br><u>Full Doc Self-Employed</u> : 2-years tax returns with all schedules and YTD P&L<br><u>One Year Full Doc – Wage Earner</u> : YTD paystubs (30 days) and recent W2 OR WVOE (1 year)<br><u>One Year Full Doc – Self-Employed</u> : 1-year tax returns with all schedules and YTD P&L<br><u>Bank Statements</u> : 12- or 24-months most recent bank statements and <a href="#">Business Narrative</a><br><u>P&amp;L Only</u> : 12- or 24-month P&L, evidence borrower ownership %, and <a href="#">Business Narrative</a><br><u>P&amp;L + Bank Statements</u> : 12- or 24-month P&L, 2-months bank statements, evidence borrower ownership %, and <a href="#">Business Narrative</a><br><u>1099 Only</u> : 12- or 24-months 1099s and YTD income<br><u>WVOE Only</u> : WVOE (2 years)<br><u>Asset Utilization</u> : 4 months recent bank statements |   |   |  |
| <b>NonQM (Business Purpose)</b>  |   |   |  |
| Asset documentation (if applicable)  | <a href="#">Borrower Certification of Business Purpose</a>  | <a href="#">Entity Checklist</a> (if closing in Entity) |  |
| Income documentation for selected program/all borrowers:<br><u>DSCR</u> (select transaction type):                      No Ratio                      Short-Term Rental                      Foreign National                      ITIN<br><u>Full Doc Wage Earner</u> : YTD paystubs (30 days) and 2-years W2s OR WVOE (2 years)<br><u>Full Doc Self-Employed</u> : 2-years tax returns with all schedules and YTD P&L<br><u>Bank Statements</u> : 12- or 24-months most recent bank statements and <a href="#">Business Narrative</a><br><u>P&amp;L Only</u> : 12- or 24-month P&L, evidence borrower ownership %, and <a href="#">Business Narrative</a><br><u>P&amp;L + Bank Statements</u> : 12- or 24-month P&L, 2-months bank statements, evidence borrower ownership %, and <a href="#">Business Narrative</a><br><u>1099 Only</u> : 12- or 24-months 1099s and YTD income<br><u>WVOE Only</u> : WVOE (2 years)<br><u>Asset Utilization</u> : 4 months recent bank statements                    |   |   |  |