

EMM WHOLESALE SUBMISSION FORM



Submission Date:

EST Closing Date:

Account Executive:

Disclosures Only

Full Submission

BROKER/CORRESPONDENT INFORMATION

Company Name:		NMLS #:
MLO Name:	Phone:	Email:
Processor Name:	Phone:	Email:

BORROWER INFORMATION

Borrower:	Borrower Email:
Co-Borrower:	Co-Borrower Email:

PROPERTY INFORMATION

Property Address:

Property Type: SFR PUD 2 Unit 3-4 Unit Condo

Estimated/Appraised Value: \$ Sales Price: \$

TRANSACTION INFORMATION

Loan Amount: \$	LTV:	Escrow/Impounds: <input type="radio"/> Yes <input type="radio"/> No
Subordinate Financing: \$	CLTV:	Compensation: <input type="radio"/> Lender Paid <input type="radio"/> Borrower Paid
Purpose: <input type="radio"/> Purchase <input type="radio"/> Refi Rate/Term <input type="radio"/> Refi Cash Out <input type="radio"/> Streamline	DO Submitted: <input type="radio"/> Yes <input type="radio"/> No	
Occupancy: <input type="radio"/> Primary <input type="radio"/> 2 nd Home <input type="radio"/> Investment	DO Case File #:	
Product Type: <input type="radio"/> Conventional <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Jumbo <input type="radio"/> DU Refi Plus <input type="radio"/> USDA <input type="radio"/> Interest Only		
Loan Type: Fixed: <input type="radio"/> 30 Yr <input type="radio"/> 20 Yr <input type="radio"/> 15 Yr <input type="radio"/> 10 Yr	ARM: <input type="radio"/> 10/1 <input type="radio"/> 7/1 <input type="radio"/> 5/1 <input type="radio"/> 3/1	

Mortgage Insurance Type: Monthly Financed LPMI EMM LOAN LEVEL PRICE ADJUSTMENT (FEE BUYOUT)

REQUIRED FOR EMM DISCLOSURES

- Upload a Fannie Mae 3.2 Data File to the EMM Encompass Portal: <https://9388624229.secure-onlineorigination.com/TPOLogin.aspx>
- Upload a Disclosure Submission Package, including the following:
 - Loan Submission Form (EMM Form Required)
 - Broker Disclosure Package
 - Completed 1003, Signed and Dated
 - Broker's Initial LE (not locked/ no lender disclosed)
 - Borrower's Intent to Proceed
 - Anti-Steering/Safe Harbor Certification- Lender Paid only (EMM Form Required)
 - Agreement of Sale for Purchase Loans
 - Mortgage Broker Fee Agreement (must match initial LE)
 - Settlement Service Provider Worksheet
 - Itemized Fee Worksheet

FHA, VA and USDA Documents - See Government Submission Requirements

REQUIRED FOR UNDERWRITING SUBMISSION

- All Requirements for Disclosures
- Transmittal Summary: 1008 1 FHA 92900LT 1 VA 26-6393
- Copy of photo identification
- Underwriting Credit Package:
 - Credit Report and supporting documents, letters of explanation
 - DO Findings (if DO is required) Please Final to EMM
 - Income Documentation
 - Asset Documentation
 - Purchase Contract with all Counteroffers and Addenda, signed by all
- Preliminary Title Report (ok to trail)
- Appraisal - if required (ok to trail)
- Any additional required State and Federal Disclosures
- Signed SSA-89 form
- Signed 4506-T form
- Affiliated Business Disclosure
- Borrower's Authorization and Certification
- Servicing disclosure
- Homeownership Counseling Notice
- Appraisal Acknowledgement (AIR) form
- Broker ECOA Notice
- Broker Patriot Act Disclosure
- Broker FACT Act Disclosure

Broker is responsible for providing the initial LE to the borrower(s) within three business days of the application date. Broker's initial LE is binding; EMM will reject any LE that is not in compliance. Once EMM has accepted a loan file, only EMM may issue a revised LE.

GOVERNMENT SUBMISSION REQUIREMENTS

REQUIRED FOR FHA UNDERWRITING SUBMISSION	REQUIRED FOR VA UNDERWRITING SUBMISSION
<ul style="list-style-type: none"> • SS Card or evidence of Social Security Number • FHA Required Documents <ul style="list-style-type: none"> - Addendum to the 1003 (92900A) - Important Notice to Homebuyers (92900B) - For your protection: Get a home inspection - Informed Consumer Choice disclosure - Notice to Homeowner - assumption notice • FHA Purchase Documents <ul style="list-style-type: none"> - Signed Real Estate Certification - Amendatory Clause • FHA Streamline Required Documents <ul style="list-style-type: none"> - Previous FHA Case # - Copy of current Promissory Note - Current Payoff Demand - Estimated HUD-1 - Current Mortgage Statement 	<ul style="list-style-type: none"> • SS Card or evidence of Social Security Number • VA Required Documents <ul style="list-style-type: none"> - 26-1802 Addendum to 1003 - 26-1805 VA Case number assignment - Certificate of Eligibility (not required for IRRRL) - 26-1880 Request for Eligibility - Borrower Letters - Child case letter, nearest living relative statement, military status statement - Borrower Questionnaires - Debt questionnaire, Disability questionnaire - 26-0503 Federal Collection Policy - Funding Fee disclosure/certification - Interest Rate and Discount Point disclosure - 26-0592 Counseling Checklist for military homebuyers - Rights of VA Borrowers - Assumption Notice - For your protection - get a home inspection • VA Purchase Required Documents <ul style="list-style-type: none"> - Signed Real Estate Certification & Amendatory Clause (Addendum to sales contract) • VA IRRRL Required Documents <ul style="list-style-type: none"> - Current Payoff Demand - IRRRL Worksheet - Copy of current promissory note - Previous case number printout, including Previous Loan Value (PLV)

REQUIRED FOR USDA UNDERWRITING SUBMISSION

- 1980-21
- Loan Eligibility (location)