

Borrower Name:	Loan Number:
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### LOAN INFORMATION

<b>Transaction Type</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance: <input type="checkbox"/> Cash Out <input type="checkbox"/> Rate/Term	<b>Program &amp; Document Type</b> <input type="checkbox"/> Prime   Plus Connect: <input type="checkbox"/> Full Doc <input type="checkbox"/> Express Doc <input type="checkbox"/> Bank Statement <input type="checkbox"/> P & L <input type="checkbox"/> Asset Utilization <input type="checkbox"/> Investor Connect   Premier: <input type="checkbox"/> DSCR	<input type="checkbox"/> Agency Connect: <input type="checkbox"/> Broker DO/DU <input type="checkbox"/> Full   Express Doc <input type="checkbox"/> Jumbo Connect: <input type="checkbox"/> Full Doc	<b>Occupancy</b> <input type="checkbox"/> Primary <input type="checkbox"/> 2 <sup>nd</sup> Home <input type="checkbox"/> Investment	<b>Amortization</b> <input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/> Interest Only	<b>Property Type</b> <input type="checkbox"/> SFR <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> 2-4 Unit
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### DISCLOSURE ONLY Package:

	URLA Signed by MLO with NMLS ID dated within 24 hours of submission ( <i>TRID timing not applicable to Business Purpose loans</i> )
	Credit Report (120 Day age of document max) Foreign National not applicable
	Purchase Contract ( <i>applicable for Purchase Transactions only</i> )
	Closing Agent Closing Disclosure/Escrow Settlement Statement and/or Broker Fee Sheet ( <i>title/escrow fee estimates required</i> )*

\*Loan Setup will complete estimates for Recording Fees and Transfer Taxes Only (*when applicable*) per the First American Fee Calculator

### RATE & TERM REFI SPECIAL

	PRIME CONNECT only (Open to all occupancy types)
	<b>Current Lender's Note or Current Mortgage Statement with submission package</b>
	If current lender is ClearEdge Lending, minimum 6 months seasoning from CEL Note date to new Application date
	New Rate to be minimum 0.500% lower than current loan rate
	Notate in Comment/Notes section when submitting loan in portal that this is a No Cost R/T Special

### REQUIRED DOCUMENTS TO PROCEED TO UW:

#### Prime | Plus Connect – Full Doc

Wage Earner	
	2 Years W2(s)
	Paystubs covering 30 Days (120 Day age of doc max)
	1 Mos Asset Statement (120 Day age of doc max)- to cover funds to close
	<b>FLEX Program:</b> Broker's Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings

1099 (Contractor)	
	2 Years 1099(s)
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close
	<b>FLEX Program:</b> Broker's Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings

Self-Employed ≥ 25% Ownership	
	2 Years Personal and Business Tax Returns
	1 Mos Asset Statement (120 Day age of doc max)- to cover funds to close
	<b>FLEX Program:</b> Broker's Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings

#### Prime | Plus Connect – Express Doc

Wage Earner	
	1 Year W2(s)
	Paystubs covering 30 Days (120 Day age of doc max)
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close
	<b>FLEX Program:</b> Broker's Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings

1099 Contractor	
	1 Year 1099(s)
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close
	<b>FLEX Program:</b> Broker's Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings

Self-Employed ≥ 25% Ownership	
	1 Year Personal and Business Tax Returns
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close
	<b>FLEX Program:</b> Broker's Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings



## WHOLESALE MINIMUM SUBMISSION CHECKLIST

### Prime | Plus Connect – Bank Statements

	12 or 24 Months Consecutive Personal or Business Bank Statements (120 Day age of doc max)
	CEL Business Narrative
	<b>FLEX Program:</b> Broker’s Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings

### Prime | Plus Connect – P&L

	12- or 24-Months P&L Statement (end date within 90 days of closing)
	CEL Business Narrative
	<b>FLEX Program:</b> Broker’s Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings

### Prime | Plus Connect – Asset Utilization

	4 Mos Asset Statements for all accounts listed on URLA (120 Day age of doc max)
	<b>FLEX Program:</b> Broker’s Credit Credentials
	<b>FLEX Program:</b> Broker DO/DU Findings

### Agency | Jumbo Connect – Full Doc

	<b>AGENCY ONLY:</b> Broker’s Credit Credentials
	<b>AGENCY ONLY:</b> Broker DO/DU Findings

### Investor Connect | Investor Premier – DSCR

	Schedule of REO (for all properties listed on URLA/Credit Report)
	<b>Refinance:</b> Lease Agreement or Processor Cert if not rented
	1 Mos Asset Statement (120 Day age of doc max) - to cover funds to close

Wage Earner	
	2 Years W2(s)
	Paystubs covering 30 Days (120 Day age of doc max)
	2 Mos Asset Statement (120 Day age of doc max)- to cover funds to close

Self-Employed ≥ 25% Ownership	
	2 Years Personal and Business Tax Returns
	1 Mos Asset Statement (120 Day age of doc max)- to cover funds to close

### State Specific Broker Required Disclosures

Additional State Specific Disclosures may still be required and conditioned accordingly for while in UW.

	NJ Mortgage Broker Disclosure
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### Documents Recommended for Efficient Underwrite:

Transferred Appraisal	
	Color appraisal in PDF format
	XML or successful SSRs
	Paid invoice
	AIR cert
	Proof of delivery to borrower
	Previous lender’s signed ITP (not required on DSCR loans) <i>Note: ITP must be signed &amp; dated prior to appraisal charge date</i>
Condo Documents	
	Condo Cert/Questionnaire
	Master insurance
	Budget (if full review)
Title Documents	
	Preliminary title report