

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 <i>*Complete Loan Disclosure and Credit sections*</i>	☐ Underwriting Submission <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: Select...	Doc Type: Select...
Loan Program*: <i>*Reference program rate sheet & matrix*</i>	Loan Term*: <i>*Reference program rate sheet & matrix*</i>
LOAN NOTES	
NON-QM LOAN EXCEPTION	
Does the loan require an exception? Select...	
<i>*If yes, provide details above AND include completed Exception Request Form*</i>	

LOAN DISCLOSURE REQUIREMENTS			
<i>*N/A for Business Purpose*</i>			
Transaction Type: Select...	Occupancy: Select...	Property Type: Select...	Loan Amount:
Purchase Price:	Appraised Value:	LTV:	CLTV:
Expected Rate:	Impounds? Select...	Fee Buy Out? Select...	Buydown Contributor: Select...
Pre-Locked? Select... <i>*Conventional/Government only*</i>	Use Smart Fees? Select... <i>*If no, provide completed fee sheet*</i>		
Has subject property already been appraised? Select...			
If yes, total appraisal fee charged:			
COMPENSATION DETAILS			
Broker Compensation: Select...	Choose % or \$: Select...	Flat Fee \$ or % Amount:	
Third Party Processing Fee – Waive: Select...	Third Party Processing Fee – \$: <i>*\$1,500 maximum permitted*</i>		
MINIMUM DOCUMENTATION FOR DISCLOSURES			
☐ Submission Form	☐ Borrower's Authorization <i>*Signed/dated prior to credit report*</i>		
☐ Completed Buydown Calculator (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 *N/A for Streamline*	☐ Non-Borrowing Spouse Credit Report for AZ, CA, ID, LA, NV, NM, TX, WA, WI *N/A for IRRRL*
	☐ 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? Select...

UNDERWRITING SUBMISSION REQUIREMENTS
MINIMUM DOCUMENTATION FOR SUBMISSION

☐ FNMA 3.4 Exported
☐ Automated Underwriting System (AUS), if available *N/A for Non-QM, FHA or USDA Streamline, VA IRRRL*
☐ Purchase Contract/Escrow Instructions *Purchase only*
☐ Current mortgage statement *Refinance only*

Conventional (FNMA, FHLMC)	VA
☐ Asset documentation (if applicable, per AUS)	☐ Asset documentation (if applicable, per AUS)
Income documentation for all borrowers (per DU/LPA): ☐ <u>Wage Earner</u> : YTD paystubs (30 days)/W2 or WVOE ☐ <u>Self-Employed</u> : Tax returns (1 or 2 yrs) ☐ <u>Other Income</u> : Per AUS requirements	Income documentation for all borrowers (per program type): ☐ <u>VA IRRRL</u> : No income documentation required <u>Standard & High Balance (per AUS)</u> : ☐ <u>Wage Earner</u> : YTD paystubs (30 days)/W2 or WVOE ☐ <u>Self-Employed</u> : Tax returns (2 yrs) ☐ <u>Other Income</u> : Per AUS requirements
	☐ If unable to get a copy of the mortgage statement provide copy of Note with LIN *IRRRL only*

FHA	USDA
☐ Asset documentation (if applicable, per AUS)	☐ Asset documentation (if applicable, per GUS)
Income documentation for all borrowers (per program type): ☐ <u>Streamline</u> : No income documentation required ☐ <u>FHA EZ</u> : Third-party auto-pull WVOE (2 yrs) <u>Standard & High Balance (per AUS)</u> : ☐ <u>Wage Earner</u> : YTD paystubs (30 days)/W2 or WVOE ☐ <u>Self-Employed</u> : Tax returns (2 yrs) ☐ <u>Other Income</u> : Per AUS requirements	Income documentation for all borrowers (per program type): ☐ <u>Wage Earner</u> : YTD paystubs (30 days)/W2 or WVOE ☐ <u>Self-Employed</u> : Tax returns (2 yrs) ☐ <u>Other Income</u> : Per GUS requirements
	☐ Confirmation of USDA property eligibility (HERE)
	☐ USDA Income & Repayment Worksheet (HERE)
	☐ If unable to provide copy of mortgage statement provide copy of Note *Refinance only*
	☐ Signed 3555-21 Form
☐ If unable to get a copy of the Mortgage Statement provide copy of Note with Case Number *Streamline only*	☐ Loan is GUS Approved *Loan must be released to RoundHouse Lending within 24-48 hours of submission*

NON-QM (CONSUMER PURPOSE)
☐ Asset documentation (if applicable)
Income documentation for selected program/all borrowers: ☐ <u>Full Doc Wage Earner</u> : YTD paystubs (30 days)/W2s (2 yrs) or WVOE (2 yrs) ☐ <u>Full Doc Self-Employed</u> : Tax returns with all schedules (2 yrs) and YTD P&L ☐ <u>One Year Full Doc – Wage Earner</u> : YTD paystubs (30 days)/W2 (1 yr) or WVOE (1 yr) ☐ <u>One Year Full Doc – Self-Employed</u> : Tax returns with all schedules (1 yr) and YTD P&L ☐ <u>Bank Statements</u> : 12- or 24-months most recent bank statements and Business Narrative Form ☐ <u>P&L Only</u> : 12- or 24-month P&L, evidence borrower ownership %, and Business Narrative Form

- ☐ **P&L + Bank Statements:** 12- or 24-month P&L, recent bank statements (2 months), evidence borrower ownership %, and [Business Narrative Form](#)
- ☐ **1099 Only:** 1- or 2-yr 1099s and YTD income
- ☐ **WVOE Only:** WVOE (2 yrs)
- ☐ **Asset Depletion:** 3 months of recent bank statements

NON-QM (BUSINESS PURPOSE)

- | | | |
|--|---|--|
| ☐ Asset documentation (if applicable) | ☐ Borrower Certification of Business Purpose | ☐ Entity Checklist (if closing in Entity) |
| Is property leased or vacant? | ☐ Yes (provide copy of lease agreement) | ☐ No |

Income documentation for selected program/all borrowers:

DSCR (select transaction type): ☐ No Ratio ☐ Short-term Rental ☐ Foreign National ☐ ITIN

- ☐ **Full Doc Wage Earner:** YTD paystubs (30 days)/W2s (2 yrs) or WVOE (2 yrs)
- ☐ **Full Doc Self-Employed:** Tax returns with all schedules (2 yrs) and YTD P&L
- ☐ **One Year Full Doc – Wage Earner:** YTD paystubs (30 days)/W2 (1 yr) or WVOE (1 yr)
- ☐ **One Year Full Doc – Self-Employed:** Tax returns with all schedules (1 yr) and YTD P&L
- ☐ **Bank Statements:** 12- or 24-months most recent bank statements and [Business Narrative Form](#)
- ☐ **P&L Only:** 12- or 24-month P&L, evidence borrower ownership %, and [Business Narrative Form](#)
- ☐ **P&L + Bank Statements:** 12- or 24-month P&L, recent bank statements (2 months), evidence borrower ownership %, and [Business Narrative Form](#)
- ☐ **1099 Only:** 1- or 2-yr 1099s and YTD income
- ☐ **WVOE Only:** WVOE (2 yrs)
- ☐ **Asset Depletion:** 3 months of recent bank statements