# 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 | |
|---|---|
| Homebuyer Name: | Application Number: |
| Property City: | Property State: |
| Application Type: **DreamBuilder** | Doc Type: Select |
| Application Program/Term: | **Refer to program rate sheet and matrix** |

## DREAMBUILDER EXCEPTION

Does the transaction require an exception? Select
***If Yes**, provide details in the Transaction Notes and include completed Exception Form**

| REQUIREMENTS FOR HOMEBUYER REVIEW | | |
|---|---|---|
| Transaction Type: **PURCHASE** | Occupancy: **INVESTMENT/TENANT OCCUPIED** | Property Type: Select |
| Estimated Purchase Price: | LTV: | Expected Rate: |
| Impounds: **REQUIRED** | **If not using Smart Fees through the External Portal, provide completed fee sheet** | |

| COMPENSATION DETAILS | | | | |
|---|---|---|---|---|
| Broker Compensation: | Flat Fee: | Choose $ or %: | ☐ $ **or** | ☐ % |
| 3rd Party Processing Fee: | $ | *$1,500 max permitted* | Waive? Select | |
| ***Section A fees not to exceed 3% of the purchase price.*** | | | | |

## MINIMUM DOCUMENTATION FOR REVIEW

- ☐ Submission Form
- ☐ Initial 1003
- ☐ Credit Report < 60 days
- ☐ Homebuyer's Credit Authorization **Signed/dated prior to credit report**
- ☐ Cost Estimator Completed by Broker Itemization of Fees from LOS
- ☐ Homebuyer Identification (2 forms of ID; photo ID and SSN, ITIN, or if applicable, SSN with VISA documentation)
- ☐ **All applicable income documentation per the Income Documentation section below**

## MAY BE REQUIRED PRIOR TO FULL SUBMISSION TO UNDERWRITING

- ☐ Letter of Explanation: For all public records, charge offs for each account in last 24 months, and all past due accounts (all past due accounts to be paid current prior to closing.
- ☐ Housing History Documentation: 12-month VOR/VOM, payment ledger/canceled checks, or credit supplement/credit report **– OR –** Rent Free Letter with LOE on source of assets for Homebuyers reserves required for an exception. **(Please reach out to AE for additional guidance)**

EQUAL HOUSING OPPORTUNITY

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- ☐ Asset Documentation: 2 months bank statements – OR – LOE addressing where funds to close are coming from. Required for file to be conditioned appropriately.
- ☐ Gift letter: Signed/dated, if applicable, indicating if funds will be sent to title or deposited to Homebuyer's account.
- ☐ Purchase Contract/Escrow Instructions: Including Assignment Addendum and Consumer Disclosure. Not required for TBDs.

## INCOME DOCUMENTATION

| | Riki | Asset Liquidity | 3 Mo Bank Stmts (SE) | 3 Mo Bank Stmts (W2) | WVOE + Riki + 3 Mo Bank Stmts | 1099 | Full Doc | Other |
|---|---|---|---|---|---|---|---|---|
| **Homebuyer #1** | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| **Homebuyer #2** | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| **Homebuyer #3** | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| **Homebuyer #4** | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

### RIKI

- ☐ The Riki link will be emailed to the Homebuyer at time of Submission. Loan Officer to advise Homebuyer of requirement to complete the Riki validation process as quickly as possible

### FULL DOC

- ☐ W2 Wage Earner: YTD paystubs (covering 30 days) AND either the most recent W2 OR WVOE.
- ☐ Self-Employed: Most recent Year personal/business tax return with all schedules.
- ☐ Other: Per FHA requirements.

### BANK STATEMENTS ONLY

- ☐ W2 Wage Earner: 3 months recent bank statements + LOE addressing reason for qualifying under the Bank Statement Program
- ☐ Self-Employed: 3 months recent bank statements + completed Business Narrative Form + Operating Agreement or Tax Preparer letter documenting percentage of ownership + Select

### W2 WAGE EARNER

- ☐ Written VOE + 3 months most recent bank statement + Riki score

### INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)

- ☐ Written VOE and 3 months most recent bank statements (supporting receipt of income)

### ASSETS AS INCOME

- ☐ Asset Depletion: 3 months recent bank statements
- ☐ Asset Liquidity: Riki score of 100 or better **(Please reach out to AE for additional guidance)**

### DIVIDENDS AND INTEREST

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

### INDEPENDENT CONTRACTOR/1099 EMPLOYEE

- ☐ One of the following: Previous year's tax returns, 3 months bank statements, OR paystubs. To be calculated using prior year's tax returns or average of earnings/deposits no 3 months recent bank statements.

### RENTAL INCOME – OTHER REO

- ☐ Fully executed Lease Agreement + documented receipt of rental income
- ☐ 3 months reserves– Provide Bank statements – **OR –** LOE addressing source of Homebuyer assets that will be provided
- ☐ If using rental income to qualify: Min 580 FICO (600 EAD) and Max 43% PTI/ 50% DTI

### DEPARTING RESIDENCE

- ☐ Letter of Explanation from Homebuyer (signed) regarding disposition of current owned primary residence
- ☐ Prior to closing the following will be required: Fully executed lease agreement and proof of rental income receipt **– OR –** copy of purchase contract showing current residence pending sale

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## TRANSACTION NOTES TO DREAMBUILDER TEAM

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