



Wholesale Lending Division

Wholesale FHA Purchase & Qualifying FHA Refinance Submission Form

Use TPO Portal to upload a complete FNMA 3.2 File

Broker Information

Please type or write legibly so that all correspondence is sent to the correct parties.

VIP Mortgage AE: _____ VIP FHA Lender ID# 2563800009
Broker Name: _____
Loan Officer: _____ Phone: _____ Email: _____
Processor: _____ Phone: _____ Email: _____
Broker Address: _____ State: _____ Zip: _____

Loan Information

Loan Amount: \$ _____ Appraised Value \$ _____ Sales Price _____
Borrower First Name/Last Name: _____
Co-Borrower First Name/Last Name: _____
Borrower email: _____
Co-Borrower email: _____
Product Code: _____ Interest Rate: _____ %
Loan Term: [] 30 yr [] 15 yr Locked [] yes [] no
Occupancy: [] O/O [] Non-Owner Property Type: [] Single-Family [] 2-4 unit [] Condo [] PUD

Big 6 Loan Application Elements

[] BIG 6 received on: _____ (Borrower's name, income, SSN, property address, est. value and the mortgage loan amt.)
[] VIP Mortgage, Inc's Bona Fide Discount Point, and offered the borrower PAR pricing or if not available next available premium pricing as the starting adjust rate.

VIP Mortgage to Issue LE

[] Signed 1003 by Borrower & LO w/NMLS ID [] Initial Fee Worksheet/ALTA statement

Compensation Type

[] Borrower Paid [] Lender Paid [] Lender Fees Locked to Rate

Minimum Submission Requirements

[] AUS Results: [] DU [] LP [] Manual
[] FHA LT [] Initial 92900a (signed by both borrower & LO)
[] 1003 must reflect all properties owned in REO section even if not financed/match AUS, signed/dated by Borrower & LO with NMLS ID
[] Credit Report associated to AUS (<90days old)
[] Non-borrowing spouse credit report for community property state. Form SSA-89 completed/signed
[] Salaried -Current Paystubs with YTD income, W2's (per AUS)
[] Self Employed -Previous 2 years signed 1040's with all schedules (per AUS)
[] Bank Statements (if purchase transaction) [] Purchase Contract
[] Prelim (if refinance transaction) [] Escrow Instructions (if applicable)

Provide, if applicable or available

[] FHA Case Assignment Request Form
[] Mortgage Payoffs (must have for refi) [] VOR/VOM
[] Divorce Decree/Separation Agreement [] Bankruptcy papers
[] Document all REO properties with Mortgage Statements, Taxes, HOA dues, Owned Free & Clear
[] YTD Profit & Loss Statement [] Rental Income (Current Lease Agreement) [] SS/Fixed Income documentation
[] Retirement or investment account statements [] Letter from CPA/business license confirming 2 years Self Employment
[] Appraisal (if available) [] Homeowners and Flood Insurance [] Condos & PUD's (Master policy & HO6)

Disclosures

[] 92900b Important Notice to Homebuyer [] Notice to Homeowner Regarding Assumption [] Informed Consumer Choice Disc
[] HUD Appraised Value Disclosure [] EEM Disclosure [] FHA Identity of Interest Certification
[] Net Tangible Benefit Disclosure (if applicable) [] Amendatory Clause (if applicable)
[] For Your Protection: Get a Home Inspection [] Broker Disclosures Package & State Specific Disclosures

Loans Already Disclosed

VIP Mortgage, Inc. will assume the loan submitted to the previous lender was canceled or declined. VIP Mortgage, Inc. will issue a Loan Estimate using the process noted above, subject to the following conditions:

[] Broker will submit a new Wholesale submission form with an updated Application date (BIG 6 Date)
[] Broker will obtain a new 1003 dated within 24 hours of obtaining the BIG 6
[] Broker will issue revised broker disclosures reflecting new BIG 6 date