

**Important Note**

This form is required at the time for loan submission along with a completed loan application (1003) and other supporting documentation. A submission will not be accepted unless this form and the 1003 are completed.

General Loan Information

VIP Account Executive Name (Required):			
Borrower Name(s):		Date:	
Borrower(s) Email Address for Disclosures:			
Co-Borrower(s) Email Address for Disclosures:			
Subject Property Address:	Property Type:		
Property Lot & Block/Short Legal			
Loan Amount:		Loan Purpose:	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction
Is the Rate Locked	<input type="checkbox"/> YES <input type="checkbox"/> NO	Lock Date:	Interest Rate:
Loan Type:	<input type="checkbox"/> FNMA <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input type="checkbox"/> Non-Conforming	Loan Product:	
Non-Borrower Party/Spouse:		Email:	
Contract Closing Date or Estimated Closing Date:			

Broker Information

Broker Name:		Tax ID:	
Broker Point-of-Contact:			
Email:		Phone:	

Loan Summary, and/or File Specific Information, Additional Notes

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Loan Fees

Processing Fees:	\$	Paid By:	
Broker Compensation:	% or \$	<input type="checkbox"/> LPO or <input type="checkbox"/> BPO	If BPO – Paid By:
	\$	Paid By:	
	\$	Paid By:	
	\$	Paid By:	
Discount Points:	% or \$	Paid By:	
Rebate/Pricing Credit:	% or \$	Paid By:	
Appraisal Fee:	\$	Paid By:	
Credit Report:	\$	Paid By:	
Flood Certification:	\$	Paid By:	
Upfront MI, VA FF, RD Guarantee Fee	% or \$	Paid By:	
Monthly MIP:	% or \$	Paid By:	
Homeowner's Insurance:	\$	Paid By:	
Property Taxes Due at Closing:	\$	Paid By:	
Flood Insurance:	\$	Paid By:	



Loan Reserves (Escrow)

Will the loan have reserves?

☐ Yes or ☐ No – If Yes, complete the following:

Homeowner's Insurance # of months:

Monthly Amount:

\$

Mortgage Insurance # of months:

Monthly Amount:

\$

Property Taxes # of months:

Monthly Amount:

\$

City Property Tax # of months:

Monthly Amount:

\$

Flood Insurance Reserve # of months:

Monthly Amount:

\$

Monthly Amount:

\$

Monthly Amount:

\$

Title Insurance Charges

Owner's Title Insurance:

\$

Paid By:

Paid To:

Lender's Title Insurance:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

Settlement Fee:

\$

Paid By:

Paid To:

Escrow Fee:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

Recording Fees:

\$

Paid By:

Transfer Taxes:

\$

Paid By:

Miscellaneous Charges

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

\$

Paid By:

Paid To:

% or \$

Paid By:

% or \$

Paid By:

% or \$

Paid By:

Settlement Service Provider Information

Please provide the name, address and phone number for each settlement service provider or attach a list of providers with this information.

Service

Provider Name

Contact Information (address, and phone number)

**Mortgage Loan Originator/Mortgage Broker - Acknowledgement**

Name of Applicant:			
Name of Co-Applicant:			
Property Address:			
Mortgage Loan Originator:		State/License #:	/
Mortgage Broker:			
Mortgage Lender:	V.I.P. Mortgage, Inc.		

The undersigned Mortgage Loan Originator hereby certifies under penalty of perjury and upon personal knowledge that:

- a Loan Estimate was not provided prior to VIP submission for the current application;
- a credit report was not obtained before the consumer provided authorization to the Mortgage Loan Originator to obtain the credit report; **and**
- no fees have been charged, collected or payment information received in violation of Regulation Z, § 1026.19(a)(1)(ii), and that as of this date the only fees that have been charged or collected from the applicants are fully and accurately disclosed below:

Schedule of All Fees Charged or Collected (check all that apply):

☐ AS OF THIS DATE, NO FEES HAVE BEEN CHARGED, COLLECTED or PAYMENT INFORMATION RECEIVED

OR

- ☐ Fee in the amount of \$ _____ collected on _____ associated with obtaining the consumer's credit history
- ☐ Fee associated with property appraisal in the amount of \$ _____ collected on _____;
- ☐ Application fee in the amount of \$ _____ collected on _____;
- ☐ Fee for rate lock in the amount of \$ _____ collected on _____;
- ☐ Fee for flood certification in the amount of \$ _____ collected on _____;
- ☐ Fee in the amount of \$ _____ collected on _____ for the following (describe fee): _____

For any fee collected, other than a credit report fee, before the Loan Estimate is provided please provide an explanation:

Attach Additional Pages as May be Necessary to Disclose Additional Fees Charged or Collected

STOP – THIS IS AN IMPORTANT DOCUMENT – READ BEFORE SIGNING – IF YOU DO NOT UNDERSTAND ANY PART OF THIS DOCUMENT, DO NOT SIGN

I hereby certify, under penalty of perjury and upon personal knowledge, that the contents of this document are true and correct.

Loan Originator/Mortgage Broker Signature

Date

Print Name

