



FCM **TBD** QUICK SUBMIT

BETTER, FASTER, EASIER!

Company Name: _____
Loan Officer: _____
Phone: _____
LO Contact Email: _____

Borrower Name: _____
FCM Loan #: _____
Base Loan Amt: _____

Program: Conventional | FHA | USDA | VA

Loan Type: _____ Purchase

AUS Type: _____ ACCEPT/APPROVE _____ REFER

Special Program: _____ LPMI Single Premium _____ BPMI Single Premium _____ BPMI Monthly Premium

Submission Type: _____ Wholesale _____ Correspondent

Docs required on AUS approved loan

Docs required for Refer/Manual loan

- Complete Initial 1003 signed By LO
- Tri-Merge Credit Report
- Income and Assets as per AUS
- Intent to pre-approve from borrower
- Borrower's Authorization (signed)

- All docs listed for approved loans plus full income/asset docs
- Non – traditional trades if applicable
- one month's paystubs, 2 years W-2s
- 2 months bank statements

Verbal Intent to Pre-Approve: (required for all Pre-approvals)

I _____ (loan officer), have been given verbal authorization for intent to pre-approve for _____ (borrowers) on _____ (date). The above listed borrower knows that I am requesting a Mortgage Loan Commitment and that their income, assets, credit and overall credit-worthiness may be further evaluated and underwritten. The borrowers have voluntarily provided these additional verifications and signed consents to verify employment, income, assets, loans and rent; and the borrowers understand that their loan will be reviewed by an underwriter. The borrowers also understand that they are not committing to obtain a loan by providing this information.

At this time, a property has not been identified nor have the borrower(s) executed a sales contract. Once either of these have been done, the borrower(s) will inform the loan originator so they can immediately generate and provide application disclosures to the borrower(s) as applicable under federal law.

Loan Originator Name: _____

Loan Originator Signature: _____ Date: _____

Docs required on all Government and Specialty Programs

RD
 "No Income Cert" or recent income docs for NPS

FHA
 Clear CAIVRS

LOANS WITH MI
 Conventional loans with MI: business partner to provide MI quote from MI Company

VA
 COE or Request for COE (VA 26-1880) not needed on IRRRL
 VA Certs –Child Care Cost (child care only needed for dependents under 12 years of age)

THDA
 "No income Cert" or recent income docs for NPS

All applicable items listed above MUST be submitted with the Pre-Approval request – no exceptions