



## FCM SUBMISSION SHEET

BETTER, FASTER, EASIER!

Estimated Closing Date: \_\_\_\_\_  
 Company Name: \_\_\_\_\_  
 Loan Officer: \_\_\_\_\_  
 Phone: \_\_\_\_\_

Contact Email: \_\_\_\_\_  
 Borrower Name: \_\_\_\_\_  
 FCM Loan #: \_\_\_\_\_  
 Base Loan Amt: \_\_\_\_\_

<p><b>Program:</b></p> <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> FHA S/L CQ <input type="checkbox"/> FHA S/L NCQ <input type="checkbox"/> VA <input type="checkbox"/> VA IRRRL <input type="checkbox"/> USDA <input type="checkbox"/> High Balance  <input type="checkbox"/> Super Conf. <input type="checkbox"/> Jumbo	<p><b>Special Program:</b></p> <input type="checkbox"/> LPMI <input type="checkbox"/> BPMI <input type="checkbox"/> RD <p>Streamlined-Assist Refinance</p> <input type="checkbox"/> W2 transcripts only <input type="checkbox"/> THDA	<p><b>Submission Type:</b></p> <input type="checkbox"/> Wholesale only <input type="checkbox"/> Non Del Corr  <p style="text-align: center;"><b>Loan Type:</b></p> <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance  <p style="text-align: center;"><b>Compensation Type:</b></p> <input type="checkbox"/> Borrower Paid <input type="checkbox"/> Lender Paid	<p><b>Affiliates Certification for all loans:</b>  <small>Under Reg. Z 1026.32(b)(5), affiliate is defined as "...any company that controls, is controlled by, or is under common control with another company as set forth in the Bank Holding Company Act of 1956". Under Reg. Y 225.2(e)(1) (BHCA), one company controls another if it:</small></p> <ul style="list-style-type: none"> <li>• Directly or indirectly owns or has power to vote 25% or more of any class of voting securities of the other company; or</li> <li>• Controls in any way the election of the majority of the other company's directors, trustees or partners, regardless of percentage of ownership; or</li> <li>• Has the power to exercise a controlling influence over the company's management or policies regardless of percentage of ownership.</li> </ul> <p><b>My company: (check all that apply)</b>  <input type="checkbox"/> Does not have any affiliates.  <input type="checkbox"/> Does have affiliates as defined by Reg. Z above and we are using them on this loan. I am providing a prelim HUD to show the charges.</p> <p><b>Affiliates:</b>  <input type="checkbox"/> Does have affiliates, but they do not meet the definition above. This includes other types of affiliations, marketing service agreements, Joint Ventures, etc. I certify I have disclosed these relationships to the borrower and have included an Affiliated Business Arrangement Disclosure.</p>
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**Docs required on all loan types:**

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| <input type="checkbox"/> Complete Initial 1003 signed<br><input type="checkbox"/> Tri-Merge Credit Report<br><input type="checkbox"/> Income and Assets as per AUS<br><input type="checkbox"/> Sales Contract with all addendums<br><input type="checkbox"/> Initial Loan Estimate & borrower receipt<br><input type="checkbox"/> SSP (service provider list)<br><input type="checkbox"/> Intent to proceed<br><input type="checkbox"/> Borrower's Authorization | <input type="checkbox"/> Signed 4506-T by all borrowers<br><input type="checkbox"/> Valid Photo ID<br><input type="checkbox"/> Homeownership counseling List<br><input type="checkbox"/> Electronic Delivery consent form/opt out<br><br><input type="checkbox"/> Certify Home Loan Tool Kit was given to borrower(s) within 3 days of application date. If ARM loan, CHARM book was also given to borrower. (BP to check box for certification) |
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**FHA**

- FHA Case Number & CAIVRS or request form

**RD**

- Request for SFR loan guarantee (3555-21)  
 "No Income Cert" or recent income docs for NPS  
 **REFER Loans:** 12 Month VOR, cancelled checks if private landlord

**VA**

- VA Certs – NLR & Child Care Cost (child care only needed for Dependents under 12 years of age)  
 COE or Request for COE (VA 26-1880)

**ARM LOANS**

- ARM Loan Disclosure

**CONVENTIONAL LOANS WITH MI**

- Business partner to provide quote from MI Company  
 MI disclosure (Monthly or Upfront)

**STREAMLINE LOANS (FHA, VA IRRRL, RD)**

- Complete 1003 without income and only list mortgage in liabilities  
 Mortgage only credit report (FHA and VA only)  
 Current month mortgage payoff statement(s)  
 Proof case number has been ordered; previous case # must be on the form

**For RD Streamlined Assist Refi**

- All income & liabilities to be on 1003 & full tri-merge credit  
 Must provide 30 days paystubs & 2 years W2 **or** Full VOE and recent paystub

**Submission Certification:** By submitting a loan for review to First Community Mortgage (FCM) you (the Loan Originator) automatically certify the loan package contains all of the items listed above in order for FCM to review and deliver to the underwriting department. You understand that if any item is missing, your loan may not be considered accepted until you have provided all the required documentation for review. If you do not submit the necessary documentation within 3 days, your loan will be rejected by FCM and released back to you. The loan may be resubmitted, but will be reviewed in the order it was received, causing a delay in processing and underwriting. You further certify you have provided the borrower(s) a Loan Estimate and Home Loan Tool Kit within 3 days of a loan application, as defined by the TRID Rule, and the LE the borrower received matches the LE in the FCM Loan Origination Software EXACTLY. FCM requires a copy of all LE's and CIC's with supporting documentation provided to the borrower prior to FCM accepting the loan and/or FCM being identified as the creditor. You further certify no fees, other than a *bona fide* credit report were charged, collected or incurred on behalf of the borrower(s) until they received the Loan Estimate and provided their Intent to Proceed. All affiliate and/or business relationships pertaining to this transaction has been disclosed to the borrower(s) and relevant information provided to FCM. Submission of a loan to FCM with false, fake, fabricated or otherwise untrue documentation or information is grounds for immediate cancellation of the loan file and termination of the business relationship.

Print Name and Title

Signature

Date