

EMERGING BANKER INFORMATION			
Company Name		Loan Officer Name	
Branch City & State		Loan Officer NMLS	
Contact Phone		Loan Officer Email	
Processor Name		Processor Email	
Third Party Processor ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, Processor NMLS	
MERS MIN #		UW Fee Buyout:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Closing Doc Provider		REM N Account Executive	
Other Doc Provider			

¹If yes, Broker signed Affiliated Service Provider Fee Certification must be submit with loan

BORROWER INFORMATION			
Borrower 1 Name		Borrower 2 Name	
Email		Email	
Borrower 3 Name		Borrower 4 Name	
Email		Email	
Title Vested, Non-Borrower 1 Name		Title Vested, Non-Borrower 2 Name	
Email		Email	

PROPERTY & LOAN INFORMATION			
Subject Street Address			
City, State, Zip			
Value /Purchase Price	/	Property Type	
Base Loan Amount		Loan Purpose	
Interest Rate		Occupancy	
Amortization		Est. Closing Date	
Loan Product Type		Loan Term	
Escrows Included	<input type="checkbox"/> Yes <input type="checkbox"/> No	PMI/UFMIP/FF options, as applicable	
Rate Lock Submitted	<input type="checkbox"/> Yes <input type="checkbox"/> No	Low Middle Fico Score	
If Yes, Reference			

Underwriter Preference			
FHA	FNMA/FHLMC	VA	USDA
FHA 203k	FNMA HomeStyle	Jumbo/Jumbo Flex	Expanded Plus

WHILE THERE ARE NO GUARANTEES, FOLLOWING THE TIPS BELOW WILL INCREASE THE LIKELIHOOD YOUR FILE WILL BE ASSIGNED TO ONE OF THE UNDERWRITERS SELECTED

- Choose underwriters that are qualified for the type of file being submitted
- Select at LEAST EIGHT underwriters for FHA/FNMA/FHLMC

- For all other file types, choose as many qualified underwriters as possible.
- Submit the file between 5:01 pm and 8:59 am EST.

IMPORTANT INFORMATION
<ul style="list-style-type: none">Underwriting Fee \$895 (waived on REM N to REM N Streamlines/IRRRLS)Submit FNMA 3.2 File through the broker portal to run AUS findings (if applicable)Submit Loan Documents through BlitzDocsNY and CT 203k Loans MUST be locked prior to loan submissionEmerging Banker not eligible for: Jumbo, Jumbo Flex, Expanded Plus

Minimum Required Documents for Loan Submission

REM N Documents:

Fully Completed Emerging Banker Cover Sheet

Emerging Banker Compensation / TRID Certification (2 pages)

Pg 2 must be completed for e-consent if any documents are e-signed

Copy of Rate Lock Confirmation (203k loans in NY & CT ONLY)

Compliance Documents:

Completed Loan Estimate(s)

Corresponding, Signed Intent to Proceed (signed by all borrowers)

Written Settlement Service Providers List (SSPL)

Credit Documents:

AUS findings submit through the REM N Broker Portal (as applicable to loan type)

1003 fully executed by all borrower(s) and Loan Originator

Credit Report

Fully executed Contract of Sale with all addendums (purchase loans)

Suggested Underwriting Stacking Order

☐ REM N Emerging Banker Submission Cover Sheet

☐ REM N Emerging Banker Compensation / TRID Certification

☐ Affiliated Service Provider Fee Certification (if applicable)

☐ Renovation Max Mortgage Worksheet (if applicable)

☐ Fully Executed 1003

☐ Initial Typed or Handwritten 1003

☐ AUS Findings

☐ FHA/VA Case Assignment

☐ Credit Report(s)

☐ Credit Explanations

☐ Mortgage or Rental History

☐ Payoff Statement(s)

☐ Income – Paystubs, W2s, Tax Returns, VOEs

☐ Assets – Bank Statements, Gift Documentation

☐ Earnest Money Deposit (if applicable)

☐ Title, Closing Protection Letter

☐ Appraisal (original copy only, scanned will not be accepted)

☐ Homeowners/Flood/Disaster Insurance

☐ Loan Estimate, Intent to Proceed, Settlement Service Provider List

☐ All other State and Federal Disclosures

☐ Miscellaneous Signed Authorizations – 4506-T, SS-89

<div>Notes:</div> <div>For all USDA Loans</div> <div>Credit username and PIN needed for GUS</div>	<div>Contact Information:</div> <div>732.738.7100</div> <div>www.remnwholesale.com</div> <div>Or Contact Your Account Executive</div>
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