

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	☐ Yes ☐ No	If Yes, Processor NMLS	
MERS MIN #		UW Fee Buyout:	☐ Yes ☐ No
Closing Doc Provider		REM N Account	
Other Doc Provider		Executive	

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	☐ Yes ☐ No	PMI/UFMIP/FF options, as applicable	
Rate Lock Submitted	☐ Yes ☐ No	Low Middle Fico Score	
If Yes, Reference			

Underwriter Preference			
FHA	FNMA/FHLMC	VA	USDA
FHA 203k	FNMA HomeStyle		

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
- 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 BlitzDocs - NY and CT 203k Loans MUST be locked prior to loan submission - Emerging 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

Notes:

For all USDA Loans
Credit username and PIN needed for GUS

Contact Information:

732.738.7100
www.remnwholesale.com
Or Contact Your Account Executive