

| 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 <sup>1</sup> | <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          |  |
| Other Doc Provider                 |  | Executive              |  |

<sup>1</sup>If 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   | VA RENO |
|                        |                |      |         |
|                        |                |      |         |
|                        |                |      |         |
|                        |                |      |         |
|                        |                |      |         |
|                        |                |      |         |
|                        |                |      |         |
|                        |                |      |         |
| FHA 203k               | FNMA HomeStyle |      |         |
|                        |                | USDA |         |
|                        |                |      |         |
|                        |                |      |         |
|                        |                |      |         |

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"><li>Underwriting Fee \$895 (waived on REM N to REM N Streamlines/IRRRLS)</li><li>Submit FNMA 3.2 File through the broker portal to run AUS findings (if applicable)</li><li>Submit Loan Documents through BlitzDocs</li><li>NY and CT 203k Loans MUST be locked prior to loan submission</li><li>Emerging Banker not eligible for: Jumbo, Jumbo Flex, Expanded Plus</li></ul> |



**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)
- Completed Reno Questionnaire (if applicable)

**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**

- ☐ E- Consent Disclosure( Required)
- ☐ 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**