Broker Submission Cover Sheet

☐REMN Prior Disclosed Initial LE [1]

REMN Loan Number:________________________

☐Broker Disclosed Initial LE

[1]REMN Prior Disclosed Initial LE – Complete REMN Loan Number and Underwriter Preference only, submit Change Request form for any changes requested to Initial Loan Estimate already disclosed by REMN

BROKER INFORMATION

Company Name		Loan Officer	
Branch City & State		Loan Officer	
Contact Phone		Loan Officer Email	
Processor Name		Processor Email	
Third Party Processor[2]	☐Yes ☐No /[2]If yes,is there an affiliation? ☐Yes ☐No	If Yes, Processor	
Compensation Type	☐Lender Paid ☐Borrower Paid	UW Fee Buyout [3]	☐Yes ☐No
If Lender Paid, Broker Compensation %		REMN Account	

[2] If yes, Broker signed Affiliated Service Provider Fee Certification must be submitted with loan

[3] N/A for Simple Access

BORROWER INFORMATION

Borrower 1 Name		Borrower 2 Name	
Email		Email	
Borrower 3 Name		Borrower 4 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	
☐ Conventional			
☐ FHA			
☐ VA			
☐ USDA			
☐ Jumbo/Jumbo Flex			
☐ Non QM			
TCF Second Mortgage	☐Yes ☐No	PMI/UFMIP/FF options, as applicable	
Escrows Included	☐Yes ☐No		
Rate Lock Submitted	☐Yes ☐No	Low Middle Fico Score	
If Yes, Reference			

Underwriter Preference

FHA	FNMA/FHLMC	Simple Access	VA
			VA RENO
FHA 203k	FNMA HomeStyle	Jumbo/Jumbo Flex	
			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.

Broker Submission
Addendum Page

IMPORTANT INFORMATION

- **Underwriting Fee $895 (waived on REMN to REMN Streamlines/IRRRLS), when submitting for 1st lien only**
- **Underwriting Fee $1195, when submitting with a TCF 2nd lien HELOC**
- **Submit FNMA 3.2 File through the broker portal to run AUS findings (if applicable)**
- **Submit Loan Documents through BlitzDocs**

Minimum Required Documents for Loan Submission

Broker Disclosed Initial LE	REMN Prior Disclosed Initial LE
REMN Documents: • Fully Completed Broker Cover Sheet • Broker 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) Lender paid only. • Completed Reno Questionnaire (if applicable)	**REMN Documents:** • Broker Cover Sheet indicating REMN Loan Number on accepted Loan Estimate • Broker Compensation / TRID Certification (2 pages) • Copy of Rate Lock Confirmation (203k loans in NY & CT ONLY) Lender paid only.
Compliance Documents: • Completed Loan Estimate(s) (Lender Name and Loan Number must both be blank) • Corresponding, Signed Intent to Proceed (signed by all borrowers) • Written Settlement Service Providers List (SSPL)	**Compliance Documents:** • Signed Intent to Proceed that was issued by REMN (signed by all borrowers) for the most recent LE
Credit Documents: • AUS findings submit through the REMN 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)	**Credit Documents:** • AUS findings submit through the REMN 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)
☐ REMN Broker Submission Cover Sheet
☐ REMN Broker 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:	Contact Information:
For all USDA Loans Credit username and PIN needed for GUS	**732.738.7100** **www.remnwholesale.com** **Or Contact Your Account Executive**