



Broker Mini-TRID Submission  
Initial Loan Estimate

BROKER INFORMATION			
Company Name		Loan Officer Name	
Branch City & State		Loan Officer NMLS	
Contact Phone		Loan Officer Email	
Third Party Processor	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, Processor NMLS	
Processor Name		Processor Email	
Compensation Type	<input type="checkbox"/> Lender Paid <input type="checkbox"/> Borrower Paid	Account Executive	

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	
TCF Second Mortgage	<input type="checkbox"/> Yes <input type="checkbox"/> No	PMI/UFMIP/FF options, as applicable	
Escrows Included	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Rate Lock Submitted	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Conv PMI - Mid FICO Score Required	
If Yes, Reference			

REQUIRED DOCUMENTATION			
<input type="checkbox"/>	1003 Loan Application, Signed & Dated by LO	<input type="checkbox"/>	Signed Pre-Disclosure TRID Broker Certification
<input type="checkbox"/>	Pg 2 – Fee Worksheet	<input type="checkbox"/>	FNMA 3.2 File uploaded to Initial Request Ticket
<input type="checkbox"/>	Renovation Fees pg 2, if applicable	<input type="checkbox"/>	Rate Lock Confirmation, if loan is locked

IMPORTANT INFORMATION			
REM N will disclose the following Standard Fees, as applicable:			
Section B	<ul style="list-style-type: none"><li>Flood Cert: \$10</li><li>UFMIP/FF/Gurantee/PMI</li><li>Texas Doc Prep Fee \$150</li><li>NY Lender Attorney Fee \$1,400.00</li><li>Tax Service Fee: \$83 (Conv Only)</li><li>FNMA HomeStyle Inspection: \$200/draw</li><li>FHA Limited 203k Inspection: \$200</li><li>VA Renovation Inspection: \$ 200.00</li><li>Appraisal: \$500-\$750 see pg 2</li><li>All Renovation Loans<ul style="list-style-type: none"><li>Title Update Fee: see pg 2</li></ul></li></ul>	Section C	<ul style="list-style-type: none"><li>All Title and Closing/Settlement Fees</li><li>VA Loans w/ Appraisal – Termite: Broker Estimate</li><li>Standard 203k Consultant: see pg 2</li><li>FNMA HomeStyle Feasibility Study: see pg 2</li></ul>
		Section E	<ul style="list-style-type: none"><li>Recording Fees (per Linear Title &amp; Closing Quote)</li><li>Transfer Taxes (per Linear Title &amp; Closing Quote)</li></ul>
REM N will disclose the following Service Providers, as applicable for the Service Provider List:			
Title, Closing/ Settlement	Linear Title & Closing	Termite, Survey	Housemaster ( <a href="https://housemaster.com">https://housemaster.com</a> )
HUD Consultant	HUD Consultant per State (lookup <a href="#">here</a> )		
Notes			
VA Purchase Loans - Funding Fee unless otherwise specified: <ul style="list-style-type: none"><li>REM N will assume 1.25% - 2.15% FF based on LTV for<ul style="list-style-type: none"><li>Regular Military</li><li>1<sup>st</sup> time use      Other: <input type="text"/></li></ul></li></ul>		REM N Standard UW/Commitment Fee: <ul style="list-style-type: none"><li>\$895, with option to buy-out at rate lock</li><li>Waived on REM N to REM N FHA Streamline/VA IRRRL</li><li>\$1195, when submitting with a TCF 2<sup>nd</sup> lien HELOC</li></ul>	
REM N WS will not accept any Initial Loan Estimate Request if more than 24 hours has elapsed since Broker receipt of Borrower’s application as defined by applicable Regulation(s)			



Broker Mini-TRID Submission  
Fee Worksheet

Section A - Origination

LENDER PAID COMPENSATION		Borrower Paid Compensation	
		Broker's Origination Fee	
Broker's Compensation %	%	Credit for Rate	
Discount Points %	%	Processing Fee	
Application Fee		Comp Type:	Flat Fee      Percentage
Underwriting Fee Buyout	<input type="checkbox"/> Yes <input type="checkbox"/> No	Other:	

Section B – Required Services Borrower Cannot Shop For

Credit Report Fee:		Other:	
Third Party Processing Fee:		Other:	
Appraisal Fees* (All Loans)	<ul style="list-style-type: none"><li>Primary SFR: Conv \$525; Jumbo \$850; FHA/USDA \$525</li><li>Primary 2-4 Unit: Conv \$700; Jumbo \$900; FHA/USDA \$700</li><li>Renovation: SFR \$675; 2-4 Unit \$800</li><li>Investment: SFR \$650; 2-4 Unit \$750</li></ul>		

\*AK/HI: Add \$200

Section C – Required Services Borrower Can Shop For

Type in Fee Name	Fee Amount	Service Provider Name & Contact Information

Note –Important Information for REMN Default Services, Fees and Providers on pg 1

Section F – Prepaids

Escrow Type	Escrowed Y/N	Annual Amount	Notes:
Hazard Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No		<b>Escrows may <u>not</u> be waived if any of the below apply:</b> <ul style="list-style-type: none"><li>- Property requires Flood Insurance;</li><li>- LTV is over 80% (90% in CA);</li><li>- Loan includes monthly PMI payment;</li><li>- FHA, VA, USDA</li></ul>
County Taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No		
City Taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No		
School Taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Flood Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No		Loans with escrows will be disclosed with 3 mos reserves for insurance & 5 mos reserves for taxes.
Other	<input type="checkbox"/> Yes <input type="checkbox"/> No		

Section H - Other

Type in Fee Name	Amount	Type in Fee Name	Amount

Renovation Loan Information – MUST complete below, or provide Renovation Max Mortgage Worksheet

Description	Amount	Required for:	Notes:
Estimated 'As-Completed' Value		All renovation loans	
Approximate Cost of Repairs		All renovation loans (FHA 203k and FNMA HomeStyle)	Labor and Materials only
Number of Draw Inspections		Standard 203k & HomeStyle Loans	Up to 5 allowed.
Permit Fees, if applicable		Loans with renovations that require a permit	Broker to provide estimate
Architect & Engineering, if applicable		Loans where the consultant requires Architectural/Engineering reports	Not allowed on Limited 203k. Allowed on Standard 203k or HomeStyle only.
Renovation Loan Type	Additional Required Fees & Services:		REMN Default Fees:
FHA Standard 203k	<ul style="list-style-type: none"><li>HUD Consultant</li><li>Title Update Fees</li><li>Inspection Fees</li></ul>		<ul style="list-style-type: none"><li>HUD Consultant: Per Fee ScheduleBelow</li><li>Title Update: \$95</li><li>HUD Consultant Inspection: \$350</li></ul>
FHA Limited 203k	<ul style="list-style-type: none"><li>Title Update Fees</li><li>Inspection Fees</li></ul>		<ul style="list-style-type: none"><li>Title Update: \$95</li><li>Appraiser Inspection \$200</li></ul>
FNMA HomeStyle	<ul style="list-style-type: none"><li>Feasibility Study (if repairs &gt; \$15,000)</li><li>Title Update Fees</li><li>Inspection Fees</li></ul>		<ul style="list-style-type: none"><li>HUD Consultant: Per Fee Schedule Below</li><li>Title Update: \$95</li><li>Appraiser Inspection \$200/Draw</li></ul>
HUD Consultant Fee Schedule	<ul style="list-style-type: none"><li>\$400 for repairs less than \$7,500.00</li><li>\$500 for repairs ≥ \$7,501 and ≤ \$15,000</li><li>\$600 for repairs ≥ \$15,001 and ≤ \$30,000</li><li>\$700 for repairs ≥ \$30,001 and ≤ \$50,000</li></ul>		<ul style="list-style-type: none"><li>\$800 for repairs ≥\$50,001 and ≤ \$75,000</li><li>\$900 for repairs ≥ \$75,001 and ≤ \$100,000</li><li>\$1,000 for repairs over \$100,000</li><li>Additional \$25 per Dwelling Unit</li></ul>
VA Renovations	<ul style="list-style-type: none"><li>Title Update</li><li>Inspection Fees</li><li>Final Inspection Fee</li></ul>		<ul style="list-style-type: none"><li>Title Update: \$95</li><li>Inspection: \$ 200</li><li>Final Inspection: \$ 200</li></ul>