



# Loan Submission Form

FHA SPONSOR ID: 2790900019  
VA LENDER ID: 640543-00-00

\*\*\*Lender Fee Schedule:  
Admin Fee - \$1,095  
FHA Streamline and IRRRL - \$495

## BROKER INFORMATION

Account Executive:

Broker Name:	Phone:	Email:
Broker EIN/TAX ID# (FHA Only):	Broker NMLS:	LO NMLS:
Loan Officer:	Phone:	Email:
Processor:	Phone:	Email:
Processor:	Phone:	Email:
<b>Credit Credentials (If reissuing in DU):</b>	Username:	Password:

## BORROWER INFORMATION

Borrower First/Last Name:	Email:
Co-Borrower First/Last Name:	Email:
Co-Borrower First/Last Name:	Email:
Co-Borrower First/Last Name:	Email:

## LOAN INFORMATION

Loan Purpose:	<input type="checkbox"/> Rate/Term	<input type="checkbox"/> Cash Out Refinance	<input type="checkbox"/> Purchase
Occupancy:	<input type="checkbox"/> Owner Occ.	<input type="checkbox"/> Second Home	<input type="checkbox"/> Investment
Property Type:	<input type="checkbox"/> SFR	<input type="checkbox"/> Condo Attached	<input type="checkbox"/> Condo Detached
	<input type="checkbox"/> High Rise		
	<input type="checkbox"/> Manufactured	<input type="checkbox"/> PUD	# Units _____
Loan Amount: \$	Appraised Value: \$	Sales Price: \$	Rate: %
Property Address:			
Escrow Company:			
Broker Affiliated Escrow:	Yes	No	

## COMPENSATION TYPE

<input type="checkbox"/> Lender Paid	<input type="checkbox"/> Borrower Paid	% or \$	***Borrower Paid comp amount cannot exceed your contractual Lender Paid comp amount with N2 Funding
Third Party Processing: \$	Buyout Lender Fee: <input type="checkbox"/> Yes <input type="checkbox"/> No	***Fee Schedule Above	
Credit Report Fee: \$	Appraisal Fee: \$		

## PROGRAM DETAILS

### Government Loan Products

<input type="checkbox"/> FHA	<input type="checkbox"/> FHA Streamline	<input type="checkbox"/> VA	<input type="checkbox"/> VA IRRRL	<input type="checkbox"/> USDA
<input type="checkbox"/> Manual UW	<input type="checkbox"/> Non-Credit Qualifying			
<input type="checkbox"/> 203h	<input type="checkbox"/> Credit Qualifying			

### Conventional Loan Products

<input type="checkbox"/> FNMA Conforming	<input type="checkbox"/> Texas Home Equity 50(a)(6)	
<input type="checkbox"/> FNMA High Balance	<input type="checkbox"/> DU Refi Plus	<input type="checkbox"/> FNMA Home Ready
<input type="checkbox"/> FHLMC Conforming	<input type="checkbox"/> LP Open Access	<input type="checkbox"/> FHLMC Home Possible
<input type="checkbox"/> FHLMC Super Conforming		

**Impounds** (Conv. Only)  Waived  Not Waived

**Mortgage Insurance**  LPMI (Lender Paid Single Premium)  BPMI (Borrower Paid Monthly)

### Loan Term

<b>FIXED:</b>	<input type="checkbox"/> 30 Year	<input type="checkbox"/> 25 Year	<input type="checkbox"/> 20 Year	<input type="checkbox"/> 15 Year	<input type="checkbox"/> 10 Year
<b>ARM:</b>	<input type="checkbox"/> 5/1	<input type="checkbox"/> 7/1	<input type="checkbox"/> 10/1		

## NOTES FOR UNDERWRITER:



# Loan Submission Checklist

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## MINIMUM REQUIREMENTS FOR EARLY DISCLOSURES

- Completed N2F Submission Form
- 1003 Signed by Loan Officer
- Tr-Merge Credit Report (Mortgage Only Credit Report for Non-Credit Qualifying FHA Streamlines or VA IRRRLs)
- Fee Worksheet or Est. Settlement Statement

## MINIMUM REQUIREMENTS FOR SUBMISSION TO UNDERWRITING (Conv. & FHA)

**INCOME:** (Not required on Non-Credit Qualifying FHA Streamlines or VA IRRRLs)

- 1 Month Paystubs
- 2 Years Tax Returns or Min Req. Per AUS (If applicable i.e. Self Employed, Rental Property, etc.)
- 2 Years W2s
- 2 Year Written Verification of Employment (If applicable i.e. Overtime, Bonus, and Commission Income)

**ASSETS:**

- 2 Months Bank Statements (If applicable)
- 2 Months Retirement Statements (If applicable), Non-IRA accounts must include Terms of Withdrawal

**TITLE AND ESCROW:**

- Escrow Instructions (if applicable)
- Preliminary Title Report
- Purchase Contract (if applicable)

**SUPPORTING DOCUMENTS:**

- Hazard Insurance Policy or Quote for Subject Property
- Tri-Merge Credit Report for all non-borrowing spouses in community property states (FHA and VA Only)
- Current Payment Coupon or Mortgage Statement
- Current Payoff Demand
- Desktop Originator (DO) or Desktop Originator (DU) released to Equity Prime Mortgage LLC (If available)

## ADDITIONAL REQUIREMENTS FHA STREAMLINES and VA IRRRLs

- Existing Note, Deed, or VOM (Verification of Mortgage)
- Current Payment Coupon or Mortgage Statement
- Current Payoff Demand
- Tri-Merge Credit Report for all non-borrowing spouses in community property states
- Current Utility Bill

## N2 FUNDING MORTGAGEE CLAUSE/LOSS PAYEE

EPM  
ISAOA / ATIMA  
P.O. Box 1194  
Springfield, OH 45501-1194