

SUBMISSION FORM

Correspondent Information

Source _____ Contact _____

Phone _____ Fax _____ Email _____

Action Request

Pre-Approval TRUE/FALSE Credit Only TRUE/FALSE Rate FLOAT/LOCK

Third Party Vendors

Appraiser _____ Harmonic To Order TRUE/FALSE

Title Company/Closer _____ Harmonic To Order TRUE/FALSE

Application Overview

Borrower _____ Co-Borrower _____

Subject Value/Sales Price _____ Loan Amount Request _____

Product Conventional FHA USDA

Program Fixed ARM Balloon Interest-Only Combo 1st/2nd

Loan Type Purchase Refi-Rate/Term Refi-Cash Out Refi-New Construction

Occupancy Type Owner Occupied 2nd Home Investment

Property Type SFR Townhome Condo 2-4 Family Manufactured

Provide other helpful information for this application: _____

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Minimum items required with request to open a file

- 1003 signed by borrower(s)
- Signed Harmonic Mortgage credit authorization

Helpful items to send with file opening request

- Pay stub covering a minimum of 30 days and reporting year-to-date amounts
- W2 for previous two years
- Two years personal federal tax returns, with all schedules for self-employed, commission borrowers, borrowers with large amount of overtime, and for borrowers employed by family members. Also for any USDA RD loans.
- Copy of award letter for pension and/or Social Security retirement benefits
- Bank statement(s), all pages as referenced on page 1 of statement
- Most recent retirement account statement, all pages
- Fully executed purchase agreement, all pages
- Copy of recorded divorce decree
- Copy of recorded bankruptcy discharge
- Copy of borrower(s) driver's license

Items required with request to open a file for Division 1 correspondents (in addition to fully completed 1003 signed by all borrowers and signed Harmonic authorization)

- Pay stubs covering most recent 30 days wages
- Two years personal federal tax returns, with all schedules for self-employed, commission borrowers, borrowers with large amount of overtime, and for borrowers employed by family members.
- Phone and fax numbers for employer Human Resources contact
- W2s for previous two years
- Two months bank statement(s), all pages as referenced on page 1 of statement
- Hazard Insurance agent, phone and fax numbers
- Copy of recorded divorce decree
- Copy of recorded bankruptcy discharge

Please complete a Submission Form to accompany your initial loan submission.