

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"> Flood Cert: \$10 UFMIP/FF/Guarantee/PMI Texas Doc Prep Fee \$150 NY Lender Attorney Fee \$1,400.00 Tax Service Fee: \$83 (Conv Only) FNMA HomeStyle Inspection: \$200/draw FHA Limited 203k Inspection: \$200 VA Renovation Inspection: \$ 200.00 Appraisal: \$500-\$750 see pg 2 All Renovation Loans <ul style="list-style-type: none"> Title Update Fee: see pg 2 	Section C	<ul style="list-style-type: none"> All Title and Closing/Settlement Fees VA Loans w/ Appraisal – Termite: Broker Estimate Standard 203k Consultant: see pg 2 FNMA HomeStyle Feasibility Study: see pg 2
		Section E	<ul style="list-style-type: none"> Recording Fees (per Linear Title & Closing Quote) Transfer Taxes (per Linear Title & Closing Quote)
REM N will disclose the following Service Providers, as applicable for the Service Provider List:			
Title, Closing/ Settlement	Linear Title & Closing	Termite, Survey	Housemaster (https://housemaster.com)
HUD Consultant	HUD Consultant per State (lookup here)		
Notes			
VA Purchase Loans - Funding Fee unless otherwise specified: <ul style="list-style-type: none"> REM N will assume 1.25% - 2.15% FF based on LTV for <ul style="list-style-type: none"> Regular Military 1st time use Other: <input type="text"/> 		REM N Standard UW/Commitment Fee: <ul style="list-style-type: none"> \$895, with option to buy-out at rate lock Waived on REM N to REM N FHA Streamline/VA IRRRL \$1195, when submitting with a TCF 2nd lien HELOC 	
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)			

Section A - Origination

LENDER PAID COMPENSATION		BORROWER PAID COMPENSATION	
Broker's Compensation %	0.000	%	Broker's Origination Fee
Discount Points %	0.000	%	Credit for Rate
Application Fee			Processing Fee
Underwriting Fee Buyout	<input type="checkbox"/> Yes <input type="checkbox"/> No		Other:

Section B – Required Services Borr Cannot Shop For

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

*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 – Prepays

Escrow Type	Escrowed Y/N	Annual Amount	Notes:
Hazard Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No		Escrows may <u>not</u> be waived if any of the below apply: - Property requires Flood Insurance; - LTV is over 80% (90% in CA); - Loan includes monthly PMI payment; - FHA, VA, USDA Loans with escrows will be disclosed with 3 mos reserves for insurance & 5 mos reserves for taxes.
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		
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"> • HUD Consultant • Title Update Fees • Inspection Fees 		<ul style="list-style-type: none"> • HUD Consultant: Per Fee Schedule Below • Title Update: \$95 • HUD Consultant Inspection: \$350
FHA Limited 203k	<ul style="list-style-type: none"> • Title Update Fees • Inspection Fees 		<ul style="list-style-type: none"> • Title Update: \$95 • Appraiser Inspection \$200
FNMA HomeStyle	<ul style="list-style-type: none"> • Feasibility Study (if repairs > \$15,000) • Title Update Fees • Inspection Fees 		<ul style="list-style-type: none"> • HUD Consultant: Per Fee Schedule Below • Title Update: \$95 • Appraiser Inspection \$200/Draw
HUD Consultant Fee Schedule	<ul style="list-style-type: none"> • \$400 for repairs less than \$7,500.00 • \$500 for repairs ≥ \$7,501 and ≤ \$15,000 • \$600 for repairs ≥ \$15,001 and ≤ \$30,000 • \$700 for repairs ≥ \$30,001 and ≤ \$50,000 		<ul style="list-style-type: none"> • \$800 for repairs ≥ \$50,001 and ≤ \$75,000 • \$900 for repairs ≥ \$75,001 and ≤ \$100,000 • \$1,000 for repairs over \$100,000 • Additional \$25 per Dwelling Unit
VA Renovations	<ul style="list-style-type: none"> • Title Update • Inspection Fees • Final Inspection Fee 		<ul style="list-style-type: none"> • Title Update: \$95 • Inspection: \$ 200 • Final Inspection: \$ 200