

**Broker Information**

NOTE: Non-Delegated Correspondent/Emerging Banker submissions are **ineligible** on the Simple Access program

<b>Homebridge AE:</b>		<b>Broker Name:</b>		<b>Contact:</b>	
<b>Phone:</b>		<b>Fax:</b>		<b>Email:</b>	
<b>Address:</b>		<b>City:</b>		<b>State:</b>	
				<b>Zip:</b>	

**Broker Compensation:** Borrower Paid **NOTE:** Lender Paid compensation is **ineligible** on this program

<b>Credit Credentials:</b> Vendor:	<b>Login:</b>	<b>Password:</b>
------------------------------------	---------------	------------------

**Borrower Information**

<b>Borrower:</b>	<b>Co-Borrower:</b>	<b>Lowest Middle FICO:</b>
<b>Primary Borrower Email:</b> <small>Required for appraisal delivery</small>		<b>Co-Borrower Email:</b>
<b>Property Address:</b>		

**Transaction Information**

Purchase  Rate/Term  Cash-out  Construction-to-Perm (permanent financing only)

**Full Doc**  **Bank Statement** (complete information below)  **Investor Cash Flow (ICF)**  **Asset Qualifier**

**Bank Statement Option:**  12-month  24-month **AND**  Personal **OR**  Business

If using business bank statements, select bank statement documentation method below (**required**):

Doc. Method:  1. Uniform Expense Ratio)  2. P&L  3. CPA Letter for Expense Ratio

**Type:**  SFR  Multi Units # \_\_\_\_\_  Condo  High rise condo  Site Condo  PUD ( Attached  Detached)

**Occupancy:**  Owner-occupied (N/A ICF)  2<sup>nd</sup> Home (N/A ICF)  Investment **Impounds** (required if HPML):  Yes  No

<b>Loan Amount:</b> \$	<b>Appraised Value:</b> \$	<b>Sales Price:</b> \$	<b>Second Lien:</b> \$
------------------------	----------------------------	------------------------	------------------------

**Product:**  7/1 ARM  7/1 ARM IO  10/1 ARM  10/1 ARM IO  
 15 yr. Fixed  30 yr. Fixed  30 yr. Fixed IO

<b>LTV:</b> %	<b>CLTV:</b> %	<b>DTI:</b>
---------------	----------------	-------------

**Title vesting in LLC/Partnership/Corporation:**  
 Yes  No (If "Yes" see "1" below)

**Fees**

<b>Underwriting Fee:</b> \$1395	<b>Flood Cert:</b> \$10	<b>Texas Attorney Fees: Purchase and Rate/Term:</b> \$150; Texas Equity: \$250
<b>Collateral Desktop Analysis:</b> \$150	<b>Tax Service Fee:</b> \$70	<b>A Commitment Fee Buyout Option is <u>ineligible</u> on this program</b>

**Documentation Requirements - Incomplete Submission Packages will Delay Submission to Underwriting**

**Required - ALL Transactions**

- Homebridge Submission Form
- 1008
- 1003 w/ NMLS ID signed by broker; **must include the Demographic Information Addendum**
- Credit report (**must be < 60 days old**)
- Signed Borrower Certification and Authorization **or** Borrower Credit Authorization
- 3.2 file required if submitted outside of Homebridge broker portal
- Purchase Contract w/ Addendums (if applicable)
- Completed and signed Homebridge Broker Compensation Election Form (non-approved brokers **only**)
- Service Provider List
- Affiliated Service Provider Fee Certification (if applicable)
- Notice of Intent to Proceed
- Loan Estimate (signed **if** the LE includes a signature line; if no signature line, signed not required)
- Your Home Loan Toolkit Delivery and CHARM Certification signed by borrower certifying documents (as applicable) were provided **within 3 days of loan application** (available on Homebridge website; **must use** Simple Access version under Simple Access Specific on the Forms pg.)
- Homeownership Counseling Disclosure (broker version) signed and dated by the borrower **within 3 days of loan application**
- E-Sign Disclosure and Consent signed and dated by the borrower (if applicable)
- 7/1, 10/1 ARM, 7/1,10/1 ARM Interest-only disclosure signed and dated by the borrower(s) **within 3 days of loan application**

**Recommended but not required** (to avoid closing delays):

- State Specific Disclosures
- Title vesting in LLC/partnership/corporation: Provide all LLC/partnership/corporation required documentation; see guides

**Additional Requirements Based on Doc Type**

In addition to the documentation listed under "Required – ALL Transactions" topic (above) the following is required **based on specific doc type**.

**Items in RED are required at submission;** other items may follow

**FULL DOC – Wage Earner/Salaried**

- Paystubs w/ 30 days earnings & YTD, and**
- W-2s w/ most recent 2 years (Method 1 only), or**
- Written VOE (Method 2 only), and**
- Bank Statements most recent 2 months (all pages). **If purchase required at submission;** refis ok to follow
- Completed/signed 4506-T<sup>1</sup> (most recent 2 years) w/attestation box ckd

<sup>1</sup> If business income used to qualify, completed/signed 4506-T for business required.

**FULL DOC –Salaried w/Commission/Bonus/OT**

- Paystubs (30 days earnings and YTD), and**
- W-2s (most recent 2 years), and**
- Bank Statements most recent 2 months (all pages). If purchase required at submission;** refis ok to follow
- Written VOE**
- Completed/signed 4506-T<sup>1</sup> (most recent 2 years) w/attestation box ckd

**FULL DOC – Self-Employed**

**Method One**

- Tax Returns w/all schedules (1 year most recent personal & business), and**
- Bank Statements most recent 2 months (all pages). **If purchase required at submission;** refis ok to follow
- Unaudited YTD P&L and balance sheet covering the time frame from the end of the time tax returns covered (minimum 6 months)
- Completed/Signed 4506-T<sup>1</sup> (most recent 2 years) w/attestation box checked

**Method Two**

- Tax Returns w/all schedules (2 years most recent personal & business), and**
- Bank Statements most recent 2 months (all pages). **If purchase required at submission;** refis ok to follow
- Completed/Signed 4506-T<sup>1</sup> (most recent 2 years) w/attestation box checked

**Bank Statement - Personal**

- Personal bank statements most recent consecutive for 12 or 24 months (all pages) Multiple accounts are acceptable**
- 3 months business bank statements (to verify income is coming from borrower's business) N/A if borrower does not maintain a business account**

**Bank Statement – Business** **Must** indicate doc method under [Transaction Information](#) above

- Business bank statements most recent consecutive for 12 or 24 months (all pages) required for all qualifying methods. Multiple accounts are acceptable**

**Additional documentation determined by qualifying method:**

**Method One: Uniform Expense Ratio** – No additional documentation

**Method Two: Profit and Loss**

- Profit and Loss prepared by CPA covering 12 or 24 months as applicable

**Method Three: CPA Letter for Expense Ratio**

- CPA Letter that includes the business' expense ratio

**Investor Cash Flow**

- Bank Statements most recent 2 months (all pages). **If purchase required at submission;** refis ok to follow
- Current lease agreement(s) (if applicable)

**Asset Qualifier**

- Bank and/or Financial Account Statements most recent 6 months (all pages) (purchase and refinance)**