

Broker ESSENTIALS

theLender

PRODUCTS & PROGRAMS

- Government: VA, FHA & USDA
- Fannie Mae and Freddie Mac

VISIT theLender.com

- Broker Approval
- Broker Recertification
- FHA, VA, USDA, Conventional Tools
- Lender Forms
- Pricing and Fees
- Rate Sheets and Rate Locks
- Closing Process
- Product Guidelines
- News Bulletins and Alerts

UNDERWRITING FEES

CC/Fannie/Freddie	\$1095
FHA/VA/USDA Standard Non-Streamline	\$995
FHA/VA/USDA Standard Streamline & IRRRL	\$695

FHA CASE REQUEST NUMBER

Send to:

CaseRequest@theLender.com

APPRAISALS

Find theLender Appraisal Management Companies:

<https://www.thelender.com/appraisals/>

FHA STRETCH FICO AS LOW AS

550

FHA STRETCH PRODUCT FEATURES

- **15 (conforming balance), 20, 25 and 30-year Fully Amortizing Fixed Rate**
- **Conforming Balance and High Balance are eligible**
- **HUD REOs with repair escrows allowed**
- **Section 203(h) Disaster Victim purchase transactions allowed**

VA APPRAISAL ORDERS (EXCLUDING IRRRLS)

Submit all VA Appraisals through the VA website. Check fees and timelines, here: Benefits.VA.gov/HOMELOANS/appraiser_fee_schedule.asp ***

LOCKS/REGISTRATION

Lock Hours: 8 a.m. - 4 p.m. PST

Lock Online:

www.thelender.com/the-spot/

Questions: LockDesk@theLender.com

COMPLETE PACKAGE AND SUBMISSION

To expedite the process and timeframe from submission to funding, all submission packages uploaded by visiting www.thelender.com/the-spot/ and click on **TPO Connect**. This will direct you to our Loan Portal.

RESOURCES & FORMS

All broker resources available here:

www.thelender.com/resources/

- Forms
- Training Quick Hits
- Tutorials
- TRID

ANNUAL RECERTIFICATION

A request will be sent from Broker Support with instructions. For details regarding the recertification process, contact:

BrokerRenewals@theLender.com

NEW BROKER APPROVAL

Send Broker Packages to:

BrokerApprovals@theLender.com

VA _____

- Minimum credit score: **550** AUS approved, **560** manual/**600** High BA
- Cash-out up to 90% LTV
- Foreclosure/Short Sale/Bankruptcy <2 years allowed with AUS Approval
- Manufactured Homes are eligible

ACCOUNT EXECUTIVE

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ACCOUNT MANAGER

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MORTGAGEE

- **Hazard/Flood**
Hometown Equity Mortgage, LLC, dba theLender
ISAOA
25531 Commercentre Dr #110
Lake Forest, CA 92630

- **CPL/Title**
Hometown Equity Mortgage, LLC, dba theLender
ISAOA
25531 Commercentre Dr #110
Lake Forest, CA 92630

NOTE: Include loan number, borrower's name and property address on CPL & Title

OVERNIGHT DELIVERY

Lake Forest, California

25531 Commercentre Dr #110
Lake Forest, CA 92630

GOVERNMENT SPONSORSHIP ID

- ◆ **FHA ID:** 1976400007
- ◆ **VA Lender ID**
189507-00-00

IMPORTANT CONTACTS

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