

Contacts for THIS Loan:

Loan Officer: _____ Phone _____ Email _____

Processor: _____ Phone _____ Email _____

LOA or Other: _____ Phone _____ Email _____

Date _____ Loan# _____ Account Executive _____ Estimated Close of Escrow _____

Borrower

First Name _____ Last Name _____
 Email _____
 Credit Score _____

Co-Borrower

First Name _____ Last Name _____
 Email _____
 Credit Score _____

Property Address

Street Address _____
 City _____ State _____ ZIP _____
 Or TBD _____

Loan Details

Base Loan Amount _____ Total Loan Amount _____
 LTV / CLTV % _____
 Purchase Price _____ Appr Value _____
 Interest Rate _____
 ARM Margin _____ ARM Index _____
 Lock Status Locked Expires (_____) Floating

Origination Fees

Underwriting Fees \$ **\$899.00**
 Streamline UW Fee (Gov. Only) \$ **\$495.00**
 Mortgage Broker Fee \$ _____
 Origination Fee* \$ _____
 PIW (if applicable) \$ **\$75.00**
SUB TOTAL \$ _____
must match GFE box 1

YSP / Discount Fees

YSP to Borrower \$ _____
 Lender Discount \$ _____
SUB TOTAL \$ _____
must match GFE box 2

Required Fees

Tax Service Fee (N/A/FHA) \$ **\$78.00**
 Appraisal Fee \$ _____
 Credit Report Fee \$ _____
 Flood Cert Fee (lender) \$ **\$8.00**
 Upfront MIP/Funding Fee/ Guarantee Fee \$ _____
 Processing Fee** \$ _____
 [Block 3 Only]
SUB TOTAL \$ _____

Notes

* If Lender/Broker Paid compensation, all compensation to broker must be included in the Origination Fee
 ** If Lender/Broker Paid compensation, must be a NMLS licensed 3rd Party/Contract Processor **[BLOCK 3 ONLY]**

Broker Certifies

By submitting this loan, Broker certifies compliance with Impac Mortgage Corp. Bona Fide Discount Point policy and offered the borrower par pricing or if not available next available premium pricing as the starting adjusted rate.

Loan Submission Checklist - REQUIRED FOR FASTER APPROVALS

- FNM 3.2 File uploaded to www.ImpacWholesale.com
- Wholesale Submission Form
- Credit Report/Re-issue info (no more than 60 days at time of submission)
- Approved Credit Vendor -
- GFE
- Receipt of GFE and Intent to Proceed (signed by borrower OR Loan Officer)
- Initial Fees Worksheet
- List of 3rd Party Settlement Service Providers
- Signed 4506T (except FHA Streamlines & VA-IRRRLs, USDA, Pilot)
- USDA- Household Income Comp Worksheet (if applicable)
- Approve/Eligible DU Findings, Finalized and Released to Impac Mortgage (if applicable)
- Proof of Borrower's Credit Authorization
- Initial Disclosures - including Homeownership Counseling Agency and Notice of Right to Copy of Appraisal
- Complete 1008 and 1003
- Current Paystubs
- 2 years W2's and 1040's or as required by AUS
- Executed Purchase Agreement (if applicable) with all counter offers and addendums
- Prelim
- All required FHA/VA/USDA specific forms or disclosures (if applicable)
- Credit Documentation (Divorce decree, BK, Child Support, Trust, etc.)
- Recent 2 mos. Bank Statements (1 mos. w/VOD OK)
- FHA 92900A & Req. Disclosures (if applicable)
- FHA Case Number Assignment (if applicable)
- Appraisal (if available)
- Mortgage Broker/Loan Originator Compensation and Anti-Steering

State Specific:

Washington: State Disclosure (if applicable)
 Illinois: Requires Broker's MB# on on Loan Broker Agreement

Submission Notes
