



URL Loan Submission & Registration

Email to: submissions@urlending.com

| Branch Information | Branch Information |
|--------------------|--------------------|
|--------------------|--------------------|

| | |
|---|---|
| Branch: _____ _____ E-Mail Address: _____ Street Address: _____ City, State, ZIP: _____ | URL LO: _____ Phone: _____ Fax: _____ _____ E-Mail: _____ |
|---|---|

| Borrower Information |
|----------------------|
|----------------------|

| | |
|--|---|
| Borrower Name: _____ Co-Borrower Name: _____ First Time Buyer: No <input type="checkbox"/> Yes <input type="checkbox"/> Past Bankruptcy: No <input type="checkbox"/> Yes <input type="checkbox"/> Discharged: _____ | Credit Scores: _____ Credit Scores: _____ Brwr Mo. Income: \$ _____ Co-brwr Mo. Income: \$ _____ |
|--|---|

| Subject Property Information |
|------------------------------|
|------------------------------|

| | | |
|--|---|-------------------------|
| Street: _____ City: _____ State: _____ Zip: _____ County: _____ | Estimated Value: \$ _____ Purchase Price: \$ _____ Proposed Loan Amount: 1st \$ _____ Proposed Loan Amount: 2nd \$ _____ | _____ _____ _____ |
| If Refinance, Is Home Seasoned: <input type="checkbox"/> < 6 months <input type="checkbox"/> > 6 mos. < 12 mos. <input type="checkbox"/> > 12 months | | |

| | |
|--|---|
| Type: SFR-D <input type="checkbox"/> 2 Units <input type="checkbox"/> PUD <input type="checkbox"/> Town Hm <input type="checkbox"/> 3- 4 Units <input type="checkbox"/> Condo <input type="checkbox"/> Number of Floors: _____ | Occupancy: Owner /O <input type="checkbox"/> 2nd Hm <input type="checkbox"/> N/O/O <input type="checkbox"/> |
|--|---|

| | |
|-------------------------|-------------------------|
| 1st Program Code: _____ | 2nd Program Code: _____ |
|-------------------------|-------------------------|

| Purpose of Loan | Lien Position | 1st Mortgage | Income Doc |
|--|--------------------------------|--|-----------------------------------|
| Purchase <input type="checkbox"/> | 1st <input type="checkbox"/> | ARM | Full Doc <input type="checkbox"/> |
| Refinance Rate/Term <input type="checkbox"/> | 2nd <input type="checkbox"/> | New <input type="checkbox"/> Existing <input type="checkbox"/> | <input type="checkbox"/> |
| Debt Consolidation <input type="checkbox"/> | Combo <input type="checkbox"/> | Fixed | <input type="checkbox"/> |
| Cash-Out <input type="checkbox"/> | | New <input type="checkbox"/> Existing <input type="checkbox"/> | <input type="checkbox"/> |
| Home Improvement <input type="checkbox"/> | 1st LTV: _____ | | <input type="checkbox"/> |
| Other: <input type="checkbox"/> | 2nd LTV: _____ | | <input type="checkbox"/> |
| | CLTV: _____ | | <input type="checkbox"/> |

| | | | |
|--|---------------|---|---------------------------------------|
| Impounds: Yes <input type="checkbox"/> No <input type="checkbox"/> | Interest Only | Prepay Penalty | Self Employed |
| Proposed Rates: _____ | Margin: _____ | 1st: Yes <input type="checkbox"/> No <input type="checkbox"/> | Borrower Yes <input type="checkbox"/> |
| 1st Interest Rate: _____ | | 2nd: Yes <input type="checkbox"/> No <input type="checkbox"/> | Co-Brwr Yes <input type="checkbox"/> |
| 2nd Interest Rate: _____ | | What Term? _____ yrs. | |

| Pricing / Fees | United Residential Fees |
|----------------|-------------------------|
|----------------|-------------------------|

| | 1st | 2nd | | |
|-----------------------|-----|-----|--|---------------------------------------|
| Points Charged: | | | <input type="checkbox"/> Conventional 1st Mtg: | <input type="checkbox"/> FHA 1st Mtg: |
| Discount Fees | | | Admin/Processing Fee: \$695 | Admin/Processing \$499 |
| Yield Spread Premium: | | | Underwriting Fee: \$450 | Underwriting Fee: \$499 |
| | | | Tax Service Fee: \$78 | Tax Service Fee: \$0 |
| | | | Flood Cert: \$16 | Flood Cert: \$16 |
| | | | Wire Fee: \$25 | Wire Fee: \$25 |
| | | | Total URL Fees: \$1,264 | Total URL Fees: \$1,039 |
| | | | <input type="checkbox"/> Total Compensation on 1st mortgage must be <= 5% including YSP. | |
| Total: | | | | |

Comments:

True and certified copy statement: I hereby certify that all copies in the above referenced loan package submitted to United Residential Lending, LLC Corporate Office are true and exact copies of the original documents that I/We witnessed and from which I/We took copies.

AUTHORIZATION: I certify that written and/or verbal authorization was obtained directly from the borrower(s) as listed on the application to obtain credit and other information as required for the processing of this loan application by United Residential Lending, LLC.

URL Employee / Branch:

Signature of URL Employee: _____ (required)

Target Closing Date: _____ Purchase: _____ Refi: _____

Date URL Corporate Received File From Branch: _____

United Residential Lending

MINIMAL ITEMS NEEDED FOR LOAN SUBMISSION

All Programs

Submissions@URLending.com

Broker Name: _____ Broker Contact _____

Borrower: _____

- URL's Loan Submission and Registration Form – COMPLETED & SIGNED
- 1008 or if FHA – Complete MCAW-Initial 92900 Disclosure with Loan Officer and borrower signatures
- 1003-original/handwritten- with completed Sch E Real Estate and all mortgages matched to properties, 1003 be signed and dated by borrower otherwise broker must sign and date and write verbal authorization by borrower where the borrower would normally sign.
- Credit report – We use our credit report for final pricing and underwriting
- Any credit letters/supplements/letter of explanation - Any credit inquiries in the last 90 days (see attached form) or if applicable LOE for Derogatory Credit, Divorce Decree, Bankruptcy Papers (all pages), Mortgage Coupons or Statements for any open Mortgages not being paid off.
- Paycheck stubs – 30 day most recent for all borrowers
- W2's – 2 most recent years
- Tax returns – If self employed or required to establish income average
- Seasoned funds to close – -VOD's / 2 months Bank Statements – Stated Income may require up to 12 months PITI reserves depending upon program
- HOA or PUD Certification – Townhome or Condo - if applicable
- FULL 1004 Appraisal – **OR** Title Work <= 30 days old **OR** Live Purchase Contract
- IF STATED INCOME – Wage earner- Income must be stated "Reasonable" for job type and tenure. Refer to www.Salary.com.
- IF STATED INCOME – Self-employed – Must be SE for at least 2 years. Business license will be required if type of business requires licensing; otherwise provide verifiable CPA letter.
- Original Initial Disclosures –

- Truth-in-Lending (TIL)
- Good Faith Estimate (GFE)
- Borrowers Credit Authorization
- Miscellaneous Disclosures – any state specific disclosures
- IF FHA:
 - CASE #
 - CAIVRS