



**\*\*\* Avoid These Most Commons Set Up Delays\*\*\***

- > Incorrect Compensation Plan disclosed on broker GFE
- > Fee Worksheet not included in submission package
- > Broker not approved FHA/VA with Bay Equity prior to submission
- > Lender Paid or Borrower paid is not clearly stated on the submission form
- > Incorrect VA Funding Fee

**Submitting Broker**

Please upload this form to EDGE when your submission is ready for underwriting.

Broker Company Name _____	LO Name _____
Broker Company ID # <b>(Required)</b> _____	LO Email _____
Broker Company NMLS # _____	LO NMLS # _____
Broker Phone _____	Processor Name _____
Broker Fax # _____	Processor Email _____

**Subject Property Address**

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Applicant Information**

First Name \_\_\_\_\_  
 Last Name \_\_\_\_\_  
 Borrower Email \_\_\_\_\_

**Co-Applicant Information**

First Name \_\_\_\_\_  
 Last Name \_\_\_\_\_  
 Co-Borrower Email \_\_\_\_\_

**Broker Compensation: (Please indicate the borrower chosen plan)**

<input type="checkbox"/> <b>Lender Paid:</b>	<input type="checkbox"/> <b>Borrower Paid</b>
Lender Compensation Plan: _____ %	
Flat Fee: (if applicable)	<input type="checkbox"/> \$495 <input type="checkbox"/> \$595 <input type="checkbox"/> \$695

**Loan Information:**

Transaction Type	Loan Type	Rate Type	Property Type	Loan Values																										
<input type="checkbox"/> Purchase <input type="checkbox"/> Rate & Term <input type="checkbox"/> Cash Out <hr/> <input type="checkbox"/> Primary <input type="checkbox"/> 2 <sup>nd</sup> Home <input type="checkbox"/> Investment	<input type="checkbox"/> Conforming <input type="checkbox"/> Agency Jumbo <input type="checkbox"/> DU Refi <input type="checkbox"/> Super Jumbo <input type="checkbox"/> VA <input type="checkbox"/> IRRRL <input type="checkbox"/> FHA <input type="checkbox"/> Streamline	<table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Fixed</th> <th style="width: 50%;">ARM</th> </tr> <tr> <td><input type="checkbox"/> 30 Year</td> <td><input type="checkbox"/> 10/1</td> </tr> <tr> <td><input type="checkbox"/> 20 Year</td> <td><input type="checkbox"/> 7/1</td> </tr> <tr> <td><input type="checkbox"/> 15 Year</td> <td><input type="checkbox"/> 5/1</td> </tr> <tr> <td><input type="checkbox"/> 10 Year</td> <td><input type="checkbox"/> 3/1</td> </tr> </table>	Fixed	ARM	<input type="checkbox"/> 30 Year	<input type="checkbox"/> 10/1	<input type="checkbox"/> 20 Year	<input type="checkbox"/> 7/1	<input type="checkbox"/> 15 Year	<input type="checkbox"/> 5/1	<input type="checkbox"/> 10 Year	<input type="checkbox"/> 3/1	<table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Single</th> <th style="width: 50%;">Multi</th> </tr> <tr> <td><input type="checkbox"/> SFR</td> <td><input type="checkbox"/> 2 units</td> </tr> <tr> <td><input type="checkbox"/> PUD</td> <td><input type="checkbox"/> 3 units</td> </tr> <tr> <td><input type="checkbox"/> Condo</td> <td><input type="checkbox"/> 4 units</td> </tr> </table>	Single	Multi	<input type="checkbox"/> SFR	<input type="checkbox"/> 2 units	<input type="checkbox"/> PUD	<input type="checkbox"/> 3 units	<input type="checkbox"/> Condo	<input type="checkbox"/> 4 units	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Property Value: _____ \$</td> <td style="width: 50%;">LTV _____ %</td> </tr> <tr> <td>Loan Amt: _____ \$</td> <td>CLTV _____ %</td> </tr> <tr> <td>Disclosed Rate: _____ %</td> <td>DTI _____ %</td> </tr> <tr> <td></td> <td>Impounds? <input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> </table>	Property Value: _____ \$	LTV _____ %	Loan Amt: _____ \$	CLTV _____ %	Disclosed Rate: _____ %	DTI _____ %		Impounds? <input type="checkbox"/> Yes <input type="checkbox"/> No
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	Impounds? <input type="checkbox"/> Yes <input type="checkbox"/> No																													

REQUIRED Submission Documents	FHA Specific Documentation
<ul style="list-style-type: none"> <li><input type="checkbox"/> 1. Broker typed 1008/1003</li> <li><input type="checkbox"/> 2. Initial 1003 signed <u>and</u> dated by both borrower <u>and</u> broker (all pages, including <b>5 of 5</b>)</li> <li><input type="checkbox"/> 3. Intent to Proceed form</li> <li><input type="checkbox"/> 4. Initial Good Faith Estimate <b>THIS WILL BE THE BINDING GOOD FAITH ESTIMATE</b></li> <li><input type="checkbox"/> 5. Initial Fees Worksheet</li> <li><input type="checkbox"/> 6. Any updated GFE(s) issued since the initial GFE <b>with</b> completed Changed Circumstance Form(s)</li> <li><input type="checkbox"/> 7. Settlement Service Provider List (for GFE)</li> <li><input type="checkbox"/> 8. Borrower Authorization signed and dated before Credit Report ran</li> <li><input type="checkbox"/> 9. IRS 4506-T form, completed &amp; signed by the borrower</li> <li><input type="checkbox"/> 10. Income documentation per AUS Findings</li> <li><input type="checkbox"/> 11. Asset documentation per AUS Findings</li> <li><input type="checkbox"/> 12. Title Report with plat map &amp; wire instructions (Prelim)</li> <li><input type="checkbox"/> 13. Purchase Agreement (if applicable)</li> <li><input type="checkbox"/> 14. Anti-Steering Disclosure</li> <li><input type="checkbox"/> 15. If using contracted processing (<b>only allowed BPC</b>), provide processor NMLS # _____</li> </ul>	<p style="color: red; font-weight: bold;">REQUIRED AT SUBMISSION:</p> <input type="checkbox"/> FHA Case # _____
	FHA Streamline
	<ul style="list-style-type: none"> <li><input type="checkbox"/> Copy of Payment Coupon (Streamline)</li> <li><input type="checkbox"/> Existing NOTE</li> <li><input type="checkbox"/> HUD on existing loan</li> <li><input type="checkbox"/> Current Payoff Demand</li> </ul> <p style="background-color: #4F81BD; color: white; text-align: center;">VA Specific Documentation</p> <p style="color: red; font-weight: bold;">REQUIRED AT SUBMISSION:</p> <input type="checkbox"/> Original VA Certificate of Eligibility or web generated cert (1880)

Additional Information	Lender Loss Payee
<p><b>FHA Lender ID:</b> 26714-0021-4</p> <p><b>VA Lender ID:</b> 110008-00-00</p> <p style="color: red; font-weight: bold;"><b>Lender Fee:</b>     <b>\$995</b></p>	<p><b>Bay Equity LLC</b>                  Its Successors and/or Assigns                  88 Kearny Street, 3<sup>rd</sup> Floor                  San Francisco, CA 94108</p> <p style="font-size: small; color: blue;">Bay Equity, LLC is a California Finance Lender (Lic. #6053919)</p>

The undersigned agrees that this loan submission form has been completed based on the borrower's request and that all fees listed on this form and the initial GFE included with this submission are accurate to the best of my knowledge. Any dollar amount that is out of tolerance at closing/settlement based on the RESPA 2010 GFE/HUD guidelines will be deducted from the broker rebate and/or broker origination charge and credited to the borrower. By signing this loan submission I agree to these terms.

**Broker's Authorized Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_