

Loan Submission Form



Submissions after 2 pm MST are logged as the next business day

Upload Submission Package to [MSF BYTE](#)

[Wholesale Submission Cheatsheet](#)

[Non-Delegated Submission Cheatsheet](#)

ESTIMATED CLOSING DATE

ACCOUNT EXECUTIVE

MSF WILL NOT ACCEPT WHOLESALE LOANS WITH BROKER PROCESSED TRID DISCLOSURES UPLOADED (1003 AND /OR LOAN ESTIMATE)

BROKER CORRESPONDENT INFORMATION

COMPANY	MSF BROKER/CORRESPONDENT ID
LOAN OFFICER	LOAN OFFICER PHONE
LOAN OFFICER EMAIL	
COMPANY NMLS #	ORIGINATOR NMLS #
SECONDARY CONTACT	SECONDARY CONTACT PHONE
SECONDARY CONTACT EMAIL	
<input type="checkbox"/> LENDER PAID COMPENSATION _____ %	<input type="checkbox"/> BORROWER PAID COMPENSATION _____ \$ OR % _____

BORROWER INFORMATION

BORROWER	EMAIL
CO-BORROWER	EMAIL
*NON-BORROWING SPOUSE	EMAIL

If applicableInput additional borrowers in the LOE/LOX section*

PROPERTY INFORMATION

LOAN INFORMATION

PROPERTY TYPE	OCCUPANCY	
<input type="checkbox"/> SFR	<input type="checkbox"/> PRIMARY	PROPERTY VALUE \$ _____
<input type="checkbox"/> PUD	<input type="checkbox"/> 2ND HOME	PURCHASE PRICE \$ _____
<input type="checkbox"/> CONDO DETACHED	<input type="checkbox"/> INVESTMENT	LOAN NUMBER _____
<input type="checkbox"/> CONDO ATTACHED		LOAN PURPOSE <input type="checkbox"/> PURCHASE
<input type="checkbox"/> MANUFACTURED		<input type="checkbox"/> REFINANCE
<input type="checkbox"/> UNITS _____		

PROGRAM INFORMATION

<input type="checkbox"/> FHA	<input type="checkbox"/> HIGH BALANCE
<input type="checkbox"/> VA	<input type="checkbox"/> VA CASHOUT - Regular Refi See NTB Section -
<input type="checkbox"/> USDA	<input type="checkbox"/> VA IRRRL - AUS NOT REQUIRED VA IRRRL Submission Checklist
<input type="checkbox"/> CONVENTIONAL FANNIE MAE (DU)	<input type="checkbox"/> FHA STREAMLINE - AUS NOT REQUIRED
<input type="checkbox"/> CONVENTIONAL FREDDIE (LP)	<input type="checkbox"/> AG AMERICA RURAL HOME/HOBBY FAR/FARM AND RANCH**
<input type="checkbox"/> TEXAS HOME EQUITY 50 (A)(6)	**Specific Loan Submission Checklist Required, Contact Account Executive for Details
<input type="checkbox"/> TEXAS HOME EQUITY 50 (F)(2)	(TBD Not Allowed)

WHOLESALE FEES/CERTIFICATION (WHOLESALE ONLY)

<input type="checkbox"/> BP ORIGINATION FEE \$ _____	<input type="checkbox"/> ATTORNEY \$ _____
<input type="checkbox"/> THIRD PARTY PROCESSING FEE \$ _____	<input type="checkbox"/> SURVEY **NA on IRRRL \$ _____
<input type="checkbox"/> PEST INSPECTION **NA on IRRRL \$ _____	<input type="checkbox"/> OTHER \$ _____
<input type="checkbox"/> FLOOD INSURANCE \$ _____	
<input type="checkbox"/> CREDIT REPORT \$ _____	

****MSF WILL DETERMINE TITLE/ESCROW FEES**

I CERTIFY ALL LISTED FEES, 3RD PARTY OR OTHERWISE, TO BE ACCURATE FOR THE SERVICES DESCRIBED

INITIAL _____

DATE _____

WHOLESALE DISCLOSURE REQUIREMENTS

<input type="checkbox"/> UPLOAD FNMA 3.2 FILE INTO MSF BYTE (loan # created)	<input type="checkbox"/> CERTIFY WHOLESALE FEES (signature on page 1)
<input type="checkbox"/> MSF SUBMISSION FORM	<input type="checkbox"/> COMPLETE EXPANDED GMI FIELDS
<input type="checkbox"/> EMAIL ADDRESSES ON SUBMISSION FORM (all borrowers & non borrowing spouse if applicable) *	<input type="checkbox"/> MORTGAGE BROKER FEE AGREEMENT State MBFA Matrix
**Required States: AL, AK, AR, AZ, CA, CO, FL, ID, IL, IA, KS, KY, LA, MI, MN, MS, MO, MT, NE, NV, NJ, NM, NC, ND, OH, OK, SD, TN, TX, VT, WA, WV, WI	<input type="checkbox"/> ANTI-STEERING DISCLOSURE Anti-Steering Disclosure
<input type="checkbox"/> CREDIT REPORT - include non borrowing spouse if applicable	<input type="checkbox"/> BORROWER'S CERT & AUTH Cert & Auth
	<input type="checkbox"/> CONTACTS FOR VOE & VOR (IF APPLICABLE) VOE / VOR Help Guide
	<input type="checkbox"/> CHANGE STATUS TO "SUBMITTED" IN MSF BYTE

***Disclosure request documents should be uploaded into Byte Stored Document Category "Document Upload"**

****MSF will not accept wholesale requests that contain broker processed disclosures (TRID DISCLOSURES - 1003, Loan Estimate, etc.)**

*****Disclosure requirements are due inside 48 business hours from the Byte "Application Status" Date**

REQUIRED ITEMS FOR UNDERWRITING (Wholesale & Correspondent)

<input type="checkbox"/> 3.2 FILE UPLOADED INTO O BYTE	<input type="checkbox"/> PURCHASE CONTRACT
<input type="checkbox"/> AUS RELEASED AND/OR IN FINAL STATUS	<input type="checkbox"/> CORRESPONDENT DISCLOSURE PACKAGE (CORRESPONDENT ONLY)
<input type="checkbox"/> MSF SUBMISSION FORM COMPLETE	<input type="checkbox"/> ***LIST SELLER CONTRIBUTIONS TO CLOSING COSTS HERE \$ _____
<input type="checkbox"/> CREDIT REPORT - include non borrowing spouse if applicable	

Required Submission items should be uploaded into Byte Store Documents Category "Document Upload"

FHA ADDITIONAL REQUIRED ITEMS

VA ADDITIONAL REQUIRED ITEMS

<input type="checkbox"/> FHA CASE ASSIGNMENT REQUEST FORM	<input type="checkbox"/> VA CASE ASSIGNMENT/APPRaisal REQUEST
<input type="checkbox"/> FHA STREAMLINE (NCQ) Mortgage Only Credit Report (credit scores not required)	<input type="checkbox"/> DD214
<input type="checkbox"/> CREDIT REPORT - include non borrowing spouse if applicable	<input type="checkbox"/> COE (certificate of eligibility)
*** AUS not required for FHA streamline	<input type="checkbox"/> VA IRRRL (NCQ) Mortgage Only Credit Report
	<input type="checkbox"/> VA IRRRL Submission Checklist
	<input type="checkbox"/> VA CASHOUT NET TANGIBLE BENEFIT QUESTIONNAIRE
	(Complete section below and certify answers)
	*** AUS not required for VA IRRRL

Required Submission items should be uploaded into Byte Store Documents Category "Document Upload"

INCOME & ASSET REQUIRED ITEMS

<input type="checkbox"/> AUS INCOME CONDITIONS UPLOADED INTO BYTE STORED DOCUMENTS CATEGORY "DOCUMENT UPLOAD"
<input type="checkbox"/> AUS ASSET CONDITIONS UPLOADED INTO BYTE STORED DOCUMENTS CATEGORY "DOCUMENT UPLOAD"
<input type="checkbox"/> **ACCOUNTCHK - check this box to confirm the borrower has been given the information

Income & Asset documents should be uploaded into Byte Store Documents Category "Document Upload"

VA CASHOUT NTB QUESTIONNAIRE - REQUIRED ON ALL WHOLESALE VA TYPE I OR TYPE II CASHOUT TRANSACTIONS

Payoff Amount of Loan Being Refinanced	\$ _____
New loan eliminates monthly mortgage insurance (public, private or guaranty insurance)	\$ _____
Total number of payments remaining on loan being refinanced	_____/months
Interest rate of loan being refinanced	_____%
Payment (PI) on the new loan is lower than payment on the loan being refinanced	\$ _____
New loan results in an increase in the borrowers monthly residual income	\$ _____
New loan refinances an interim loan to construct, alter or repair the home	<input type="checkbox"/> YES <input type="checkbox"/> NO
New loan amount is equal to or lesser than 90% of the reasonable value of the home	<input type="checkbox"/> YES <input type="checkbox"/> NO
New loan refinances an adjustable rate (ARM) to a fixed rate (FRM)	<input type="checkbox"/> YES <input type="checkbox"/> NO

I, _____, certify that I reviewed the information above and that it is correct

LETTER OF EXPLANATION TO UNDERWRITER - Credit LOX/LOE