

# 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 Correspondent 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 applicable\*\*Input additional borrowers in the LOE/LOX section*

## PROPERTY INFORMATION

## LOAN INFORMATION

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

## PROGRAM INFORMATION

<input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input type="checkbox"/> CONVENTIONAL FANNIE MAE (DU) <input type="checkbox"/> CONVENTIONAL FREDDIE (LP) <input type="checkbox"/> TEXAS HOME EQUITY 50 (A)(6) <input type="checkbox"/> TEXAS HOME EQUITY 50 (F)(2)	<input type="checkbox"/> 2/1 Buydown <input type="checkbox"/> HIGH BALANCE <input type="checkbox"/> VA CASHOUT - Regular Refi See NTB Section - <input type="checkbox"/> VA IRRRL - AUS NOT REQUIRED <input type="checkbox"/> FHA STREAMLINE - AUS NOT REQUIRED <input type="checkbox"/> Rural Residential (RR30 Hobby Farm)	<a href="#">VA IRRRL Submission Checklist</a>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------

## 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 DESCRIBE : \$ _____
<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 3.4 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
<b>**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</b>	<input type="checkbox"/> ANTI-STEERING DISCLOSURE
<input type="checkbox"/> CREDIT REPORT - include non borrowing spouse if applicable	<input type="checkbox"/> BORROWER'S CERT & AUTH
	<input type="checkbox"/> CHANGE STATUS TO "SUBMITTED" IN MSF BYTE

[State MBFA Matrix](#)  
[Anti-Steering Disclosure](#)  
[Cert & Auth](#)

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

**BROKER TO ORDER VOE/VOR:**

**YES**

**\*\*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 UNDERWRITING ITEMS (Wholesale & Correspondent)

<input type="checkbox"/> 3.4 FILE UPLOADED INTO BYTE	<input type="checkbox"/> PURCHASE CONTRACT
<input type="checkbox"/> AUS RELEASED AND/OR IN FINAL STATUS (NA Streamline & Hobby Farm)	<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"**

## REQUIRED FHA ADDITIONAL ITEMS

<input type="checkbox"/> FHA CASE ASSIGNMENT REQUEST FORM	<input type="checkbox"/> VA CASE ASSIGNMENT/APPRaisal REQUEST DD214
<input type="checkbox"/> FHA STREAMLINE (NCQ) Mortgage Only Credit Report (credit scores not required)	<input type="checkbox"/> COE (certificate of eligibility)
<input type="checkbox"/> CREDIT REPORT - include non borrowing spouse if applicable	<input type="checkbox"/> Manual Underwriting LOE for ALL derogatory credit
<b>*** AUS not required for FHA streamline</b>	<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"**

## REQUIRED INCOME & ASSET ITEMS

<input type="checkbox"/> AUS INCOME CONDITIONS UPLOADED INTO BYTE STORED DOCUMENTS CATEGORY "DOCUMENT UPLOAD" AUS ASSET CONDITIONS
<input type="checkbox"/> UPLOADED INTO BYTE STORED DOCUMENTS CATEGORY "DOCUMENT UPLOAD"
HOBBY FARM (RR30) ONLY - 2 YEARS OF TAX RETURNS WITH ALL SCHEDULES, 2 YEARS W2 AND MOST RECENT PAYSTUB
<b>Income &amp; Asset documents should be uploaded into Byte Store Documents Category "Document Upload"</b>

## 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 LOE / HOBBY FARM PROPERTY WRITE UP ON PROPERTY USE, # OF ACRES, TYPES OF BUILDINGS, TRANSACTION OVERVIEW, BORROWER INCOME