



# Wholesale Loan Submission Form

**Anticipated Closing Date**

BROKER INFORMATION				
Broker Office		Broker Address		NMLS#
Loan Officer		Phone	Email	NMLS#
Processor		Phone	Email	
BORROWER INFORMATION				
Borrower Name		Borrower TU Score	Email	
Co-Borrower Name		Co-Borrower TU Score	Email	
Property Address				
LOAN REQUESTED				
Appraised Value	Sales/Purchase Price	Loan Amount	LTV	Note Rate
<b>Transaction Type</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <div style="margin-left: 20px;"> <input type="checkbox"/> Cash Out  <input type="checkbox"/> Rate/Term                 </div>	<b>Occupancy</b> <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment – NOO <input type="checkbox"/> Other - Land	<b>Programs</b> <input type="checkbox"/> Alt – A <input type="checkbox"/> Near Miss <input type="checkbox"/> Jumbo  <b>Borrower Type</b> <input type="checkbox"/> ITIN <input type="checkbox"/> SSN	<b>ATR Express</b> <input type="checkbox"/> Full Doc <input type="checkbox"/> BSI w/full expense review <input type="checkbox"/> BSI w/Expense Ratio <input type="checkbox"/> P & L <input type="checkbox"/> Asset Depletion (supplemental income) <input type="checkbox"/> Ready Asset (qualify using assets only)	<b>Property Type</b> <input type="checkbox"/> SFR <input type="checkbox"/> PUD <input type="checkbox"/> Townhome <input type="checkbox"/> 2-4 unit property <input type="checkbox"/> Condo (1-4 stories) <input type="checkbox"/> Condo (5+ stories) <input type="checkbox"/> Other _____
Reason for the Loan and/or Cash Out				

**Please submit a COMPLETE package.** Missing or incomplete information may delay your credit review or may cause your submission to be rejected.

**Documents required for a Credit Decision**

- Wholesale Submission Form
- Initial 1008
- Complete 1003 (dated within 24 hours of submission. Borrower signature not required. Demographic information must be accurately completed)
- Borrower Certification and Authorization
- **FNBA will pull credit**
- LOX for credit derogatories
- Income documentation (see Income Docs for details)
- Asset statements documenting cash to close
- Government Photo ID (driver’s license, passport etc)
- ITIN documentation as applicable
- Unexpired sales contract with all addendums (*purchase transactions*)
- FNMA 3.2 data file (*dated same day as submission*)

**Please also include as applicable:**

**Credit documents**

- VOM/VOR (12 months cancelled checks if private)
- Payoff statement(s) as applicable
- Divorce Decree / Child Support as applicable
- Bankruptcy Documentation as applicable
- Foreclosure, Deed-in-Lieu, Short Sale documentation as applicable

**Income documents**

- 2 recent consecutive paystubs within 30 days
- Most recent years W2
- Most recent tax return
- Current employment verifications / Written VOE
- 12/24 mos. personal and/or business bank stmnts
- Expense ratio stmnt and/or Fully Executed P & L stmnt

**Asset documents**

- 2 months personal bank statements (all pages)
- Earnest Money deposit documentation

**Other documents**

- Lease Agreement for investment property(ies)
- Title work and Deeds
- Tax and Insurance information
- Land contract as applicable

Points \_\_\_\_\_% (Borrower paid)    \$ \_\_\_\_\_

**Appraisal**

I am providing an existing original appraisal with photos

I would like FNBA to order a new appraisal for this property

**Mortgagee Clause:** First National Bank of America – ISAOA  
 PO Box 980, East Lansing, MI 48826