

Loan Submission Form

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We lend in AZ, CA, CO, FL, ID, NV, OR, TX, UT & WA only

Broker Company Name: _____ E-mail: _____

LO/Processor _____ Phone: _____ Fax: _____

Borrower Name: _____

Property Address: _____

City: _____ County: _____ State: _____ Zip: _____

Property Type:	Loan Purpose:	Occupancy:	Loan Amt: \$ _____ (min \$50K)
<input type="checkbox"/> SFR	<input type="checkbox"/> Refinance	<input type="checkbox"/> Owner	Est'd Value: \$ _____ (min \$150K; \$250K CA)
<input type="checkbox"/> 2-4 Unit	<input type="checkbox"/> Purchase	<input type="checkbox"/> N/O/O	LTV: _____ % (see Guidelines for max LTV limits)
<input type="checkbox"/> Condo		<input type="checkbox"/> 2 nd Home	CLTV: _____ % (max 100%)
<input type="checkbox"/> Townhome			DTI: _____ % (max 50% plus disposable allow)

Loan Program:	Doc Type:	Escrows (tax + insurance):	Req'd for All Loans:
<input type="checkbox"/> 2/28	<input type="checkbox"/> Stated/Stated	Required	Est Close Date: _____
<input type="checkbox"/> 2/28 I/O	<input type="checkbox"/> Full Doc		

Refinance
 Is borrower in foreclosure? or NOD? Y N

Creditors to be paid at Closing:

1st Mtg _____

2nd Mtg _____

Cash in hand (for N/O/O, LTV ≤ 60%)

Purchase

Payoff Amount:	Purchase Price: \$ _____
\$ _____	
\$ _____	Down Payment: \$ _____
\$ _____	
\$ _____	Seller 2 nd : \$ _____
\$ _____	
\$ _____	Other Sub Mtg: \$ _____

Prepayment Penalty Adjustments:

<input type="checkbox"/> Two Year	Par
<input type="checkbox"/> None	+1.00 to Fee

Fee Adjustments:

- Loan Amt > \$400,000
- 2-4 Units
- N/O/O
- I/O
- <500 credit score
- Stated income
- BK, NOD, F/C, forbearance, 120 days
- Cash out on under 500 or NOD

Minimum Program fee

Discount Points

- + .50 to Fee
- + .50 to Fee (60% max LTV)
- +1.00 to Fee
- + .25 to Fee
- + .50 to Fee
- +1.00 to Fee
- +1.00 to Fee
- + .50 to Fee

1%

RATES:

at Par: _____ 11.50%, must Escrow tax + insurance

1% Disc: _____ 10.99%, must Escrow tax + insurance

Mid-FICO Score(s): Borrower: _____ Co-Borrower: _____

Mortgage Broker's Fee: _____%; Max total fees to broker = 3% (inclusive of orig fee, credit, admin, courier, etc) plus reasonable processing fees (\$500)

NO SECTION 32 OR HIGH COST LOANS

Submission Requirements: Must contain items below

<input type="checkbox"/> Submission Form	<input type="checkbox"/> LOE and Borrower Benefit	<input type="checkbox"/> Purchase Agreement (if applicable)
<input type="checkbox"/> Complete 1003	<input type="checkbox"/> Tri-Merge Credit Report within 60 days	
<input type="checkbox"/> Complete 1008	<input type="checkbox"/> Signed Borrower's authorization	

Lender Fees	
Administrative Fee	\$535.00
Underwriting Fee	550.00
Doc Pre	200.00
Flood Certificate	20.00
Appraisal review (if applicable)	175.00

NOTES to Underwriter: _____
