Loan Submission Form

Email Package to Subs@MyNDM.com

NationsDirect MORTGAGE LLC

☐ Conventional ☐ FHA ☐ VA Case # ______________ DU Case ID ______________

Broker Information

Company Name: ______________________ Broker ID #: ____________

Address/Branch Location: ______________________

Contact: ____________ Phone #: ____________ Fax #: ____________

Email Address: ______________________

Borrower Information

Borrower: ____________ Co-Borrower: ____________ County: ____________

Property Address: ______________________

Loan Information

Appraised Value: ____________ Sales Price: ____________ Loan Amount: ____________

LTV: ________ CLTV: ________ Estimated Closing Date: ____________

Purpose

- ☐ Purchase
- ☐ DU Refi Plus
- ☐ Home Path Purchase
- ☐ Refi - Rate/Term
- ☐ Refi - Cash Out
- ☐ Streamline Refi (FHA)
  - ☐ With Appraisal
  - ☐ Without Appraisal

Property Type

- ☐ SFR
- ☐ PUD
- ☐ 2 Unit
- ☐ 3-4 Unit
- ☐ Condo

Term

- ☐ 30 yr Fixed
- ☐ 15 yr Fixed
- ☐ 5/1 ARM
- ☐ 7/1 ARM

Credit Info

FICO Score: Borr:______ Co-Borr:______

- ☐ Yes ☐ No Previous BK/Foreclosure?
- ☐ Yes ☐ No Mtg Lates prior 12 mos?
- ☐ Yes ☐ No TOTAL Scorecard "APPROVE"
- ☐ Yes ☐ No Non-Occupant co-borrower
- ☐ Yes ☐ No Gift Funds

Occupancy

- O/O ☐
- 2nd Home ☐ (conv)
- N/O/O ☐ (conv)

Nations Direct Fees

UW Fee: $699

Funding Fee: $499

Appraisal Fee: See Schedule

* Streamlines without appraisal - Reduce UW fee by $200
Streamlines with appraisal - Reduce UW fee by $100

Interest Rate

Rate: ________

☐ Credit: ________

☐ Cost: ________

☐ Borrower Paid Commission

☐ Lender Paid Commission

(effective 4/1/2011)

Expedite with E-Disclosures

Borrower Email Address:
(All borrowers needed)

____

____

____

____

Borrower Cell Phone #:

____

____

Broker Submission Checklist:

- ☐ Application 1003 or 1008 (Signed by LO & Borrowers)
- ☐ Income Documentation and Signed/Dated 4506-T Form
- ☐ Verification of Assets Documentation
- ☐ Preliminary Title Report
- ☐ Fully Executed Purchase Contract (Required for Purchases)
- ☐ 1003 Addendum (FHA Only)
- ☐ Non-borrowing Spouse credit report (FHA only)
- ☐ FHA Case Results in NDM name (NDM Sponsor ID # 2531000004)
- ☐ Letter of Explanation for any extenuating circumstances

Compliance Disclosures (Signed by all borrowers where applicable):

- ☐ - Good Faith Estimate
- ☐ - Loan Options Disclosure
- ☐ - Initial Fee Worksheet
- ☐ - Intent to Proceed
- ☐ - Borrower Credit Authorization

NDM Account Executive

Email Package to Subs@MyNDM.

BORROWER: **DATE:**

PROPERTY:

Mortgage Broker Fee Agreement

Do not pay any fees before signing this Agreement.

This agreement ("Agreement") is by and between ____, a mortgage broker ("we," "us," "our") and the Borrower(s) who sign(s) below ("you," "your").

1. **OUR SERVICES:** A mortgage broker charges fees to arrange a loan from a mortgage lender who will fund the loan. We will assist you in obtaining a loan, but we do not distribute the products of all mortgage lenders, and so cannot guarantee you the lowest price or best terms available. Be sure that you understand and are satisfied with the product and terms we arrange for you. By signing below, you request us to arrange a mortgage loan from a mortgage lender and you agree to the Broker Fees listed below for our services.

2. **YOUR MORTGAGE LOAN:** You are currently applying for a mortgage loan in the amount of $____________________. If your actual loan amount is different, then the dollar amount of any fee shown above that is based on a percentage of the loan amount may increase if the loan amount increases, or decrease if the loan amount decreases. The fees in this Agreement are for broker services only and do not include other closing costs or credits from us or other parties.

3. **BROKER FEES:** Depending on the loan program you select and subject to applicable legal requirements, our fees may be paid by you directly or indirectly, or a combination of both. For the portion of our fees paid directly, you will pay our fees from your own funds at or prior to the loan closing. For the portion of our fees paid indirectly, you may elect to include our fees in your loan amount and pay us at closing out of your loan proceeds. When you elect to pay a higher interest rate, the mortgage lender will provide you with a credit which will be applied against and reduce your settlement charges. We have discussed these fee payment options with you. In addition to our fees, estimates of other fees you will pay in connection with your loan will be shown on your Good Faith Estimate. Once your interest rate is locked and your loan amount and terms are finalized, we will be able to tell you the exact amount of all fees.
   NOTE: You may not be charged any fee, other than a reasonable credit report fee (if applicable), prior to (i) receiving your Good Faith Estimate from us, (ii) expressing your intent to proceed with the loan transaction and (iii) receiving the initial disclosures from the mortgage lender.

BROKER/LENDER FEES THAT YOU WILL PAY DIRECTLY:	**Amount of Fee**
Processing Fee	$____________
Broker Origination Fee (________% of loan amount) plus $_____________	$____________
☐ Paid by Lender ☐ Paid by you	
Fees Payable to the Lender	$____________
Total Broker/Lender Fees You and/or the Lender Will Pay:	**$____________**

This amount is included in the "Our Origination Charge" of Block 1 of your Good Faith Estimate.

CREDIT OR CHARGE FOR SETTLEMENT COSTS FROM THE MORTGAGE LENDER IN EXCHANGE FOR YOUR SELECTED INTEREST RATE

Lender Credit to you for interest rate selected (_______% of loan amount)	$_____________
Lender Charge (Discount Points) for the interest rate selected (______% of loan amount)	$_____________

This will be reflected as a credit or debit to you on Block 2 of your Good Faith Estimate. This may be labeled N/A or represent an estimated figure until your loan is locked. The fees and compensation above are based on current market rates and your current loan request.

☐ **If this box is checked, the form has been amended. All amendments must be initialed by borrower, or a new agreement must be completed.**

By signing below, you acknowledge that (i) you have received a fully executed copy of this Agreement at the time of your mortgage application; (ii) the Agreement has been explained to you and you understand it; and, (iii) you voluntarily enter into this Agreement and agree to the Broker/Lender fees above.

_______________________________________ _______________________________________
Borrower Signature Date Borrower Signature Date

_______________________________________ _______________________________________
Broker Name: **(print name)** Signature: Date

Applicant(s) Name(s)

Property Address:

Broker Name:

Certification of Receipt of GFE and Intent to Proceed

Each of the undersigned Applicant(s) hereby certifies that:

- An Initial Good Faith Estimate was provided within three business days of the application date.
- The undersigned Applicant(s) hereby express his/her intent to continue with the loan application.
- Other than a reasonable credit report fee, no loan fees were collected prior to the receipt of the Good Faith Estimate.

Applicant Signature	Date	Applicant Signature	Date

Form **4506-T**

(Rev. January 2011)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. *If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► ____________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. . ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution. *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

____________ ____________ ____________ ____________

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** *For transcripts being sent to a third party, this form must be received within 120 days of signature date.*

Telephone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions) | Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature | Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self help-service tools. Please visit us at IRS.gov and click on “Order a Transcript” or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the “Internal Revenue Service” at:
Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the “Internal Revenue Service” at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

Form SSA-89

Form Approved
OMB #0960-0760

Social Security Administration
Authorization for the Social Security Administration (SSA)
To Release
Social Security Number (SSN) Verification

Printed Name____________________________ Date of Birth______________ SSN ____________________________

I am conducting the following business transaction: Seeking a mortgage from Nations Direct Mortgage

with the following company ("the Company"):

Company Name: Nations Direct Mortgage Address: 18200 Von Karman, Suite 250, Irvine, CA 92612

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to $5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _______ days from the date signed. _______ (Please initial.)

Signature ___________________________________ Date Signed ___________________

Contact information of individual signing authorization:

Address ____

City/State/Zip ____

Phone Number ____

Form SSA-89 (8/15/2008)

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. *Send to this address only comments relating to our time estimate, not the completed form.*

………………………………………………TEAR OFF ………………………………

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit http://www.ssa.gov/bso/cbsvPDF/agreement.pdf

Loan Options Disclosure

Applicant(s) Date:

Property Address: Loan Number:

Broker Company: NMLS Number:

Loan Originator: NMLS Number:

Contact Email: Contact Phone:

You have expressed interest in obtaining a [☐Fixed Rate ☐Adjustable Rate] loan with a loan term of years. Based on information provided about the Applicant(s) named above, we have obtained loan options from a significant number of creditors with which we regularly do business. Based on this information and other requirements of the creditors, we have a good faith belief that the loan options presented are loans for which you likely qualify. There may be additional requirements to meet a specific creditor's loan criteria. This Loan Options Disclosure is only an estimate of possible loan scenarios. It is based solely on estimated figures and information available at the time prepared for the specific scenarios listed.

The primary purpose of this disclosure is to present you with loan options for the type of loan transaction for which you expressed an interest. The options include:

- The loan with the lowest interest rate
- The loan with the lowest interest rate without any of the following features: negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the loan term or a demand feature
- The loan with the lowest total dollar amount for origination points or fees and discount points

The selection of an appropriate loan is entirely yours. The Loan Options table may not include all of the information relevant to your decision or all the possible scenarios you qualify for. You may wish to consider additional criteria or scenarios not included in the table when selecting a loan. Please ask us, your legal advisors, or other appropriate advisors if you have any questions about the Loan Options presented or this Loan Options Disclosure.

You have or will be provided with a Good Faith Estimate ("GFE"). The first line item on the second page of the GFE is labeled "Our origination charge". This line includes the combined fees that are charged by us, the lender and, in some cases, other parties. Please be sure that you have received the GFE, and that you understand and are comfortable with the fees disclosed on it.

Please note, we will be paid either directly by you, or the lender may pay all your mortgage broker fees for you, but we will only be paid by one of the two parties. Ask us about how your two options impact the price of your loan.

Loan Options Disclosure

	Loan Option 1 Lowest Interest Rate	**Loan Option 2** Lowest Interest Rate (*without certain features*)	**Loan Option 3** Lowest Total Dollar Amount for Origination Points or Fees & Discount Points	**Other Option 4**
Loan Type				
Loan Term	years	years	years	years
Interest Rate	%	%	%	%
Initial Fixed Interest rate Period (if applicable)	months	months	months	months
Origination Points or Fees	$	$	$	$
Discount Points	$	$	$	$
Does this loan include:				
Negative Amortization?				
Prepayment Penalty?				
Interest-Only Payments?				
Balloon Payment in the first 7 years of the loan?				
Demand Feature?				

<u>This is not a lock-in agreement or a loan commitment.</u> While the Interest Rate and Points/Fees described throughout this document are available on the date this document was prepared, they are subject to change as the loan is underwritten and based on the lender's lock policy.

Please be aware that interest rates move constantly. The way to secure your Interest Rate and fees is to have us lock your loan. Once locked, you are agreeing to close your loan within a certain period of time and at a certain interest rate. If you instruct us to lock your loan we can explain to you the Interest Rate and Fees you will pay.

By signing below, I/we hereby acknowledge:

- I/we have read this Disclosure in its entirety;
- I/we understand the information contained herein and have had the opportunity to ask any questions, or seek any legal or other counsel;
- I/we understand that signing this Disclosure creates no obligation to obtain a loan through any particular person or company;
- I/we have not expressed an interest in any other Loan Type except for Loan Types for which a Loan Options Disclosure has been presented.

Signature Date Signature Date

Signature Date Signature Date