



LOAN SUBMISSION FORM

FAX TO: 240-241-5160

Phone #: 240-314-0399

UNDERWRITING CRITERIA:

1. Loan Must show tangible net benefit to borrower
2. Borrower must demonstrate some capacity to repay
3. Is the appraisal accurate? We are going to verify, not low ball your appraisal.

DATE SUBMITTED: _____

COMPANY NAME: _____

LOAN OFFICER NAME: _____

CELL PHONE: _____

LOAN OFFICER E-MAIL: _____

PROCESSOR NAME: _____

PHONE: _____

FAX: _____

PROCESSOR E-MAIL: _____

DESIRED CLOSING DATE: _____

INTEREST RATE: Rates Start at 9.99%

POINTS: 5% O/O 6% N/O/O

UNDERWRITING FEE: \$995

DOC PREP: \$45 (RESID) \$750 (COMMERCIAL)

APPRAISAL REVIEW: \$125/\$375(COM)

THERE IS NEVER A PRE-PAYMENT PENALTY

**BROKER CAN CHARGE 3 POINTS PER DEAL PLUS A REASONABLE PROCESSING FEE
ALL APPRAISALS MUST HAVE INTERIOR PHOTOS AND 2 (TWO) CURRENT LISTINGS
ACC WILL ORDER AND HANDLE THE TITLE WORK**

BORROWER/LOAN INFORMATION

BORROWER: _____

SSN #: _____

CO-BORROWER: _____

SSN #: _____

PROPERTY ADDRESS: _____

LOAN AMOUNT: \$ _____

APPRAISED VALUE: \$ _____

SALES PRICE: \$ _____

LTV: _____ %

CLTV: _____ %

DTI: _____ %

CREDIT SCORES: _____

MORTGAGE LATES: X 30 X 60 X 90 X120

OCCUPANCY:

- OWNER
- SECOND HOME
- NON-OWNER
- COMMERCIAL

LOAN TYPE

- PURCHASE
- REFINANCE
- DEBT CONSOLIDATION
- HOME IMPROVEMENT
- CASH-OUT AMOUNT \$

DOCUMENTATION

- FULL DOC
- STATED INCOME
- NO DOC

PROPERTY TYPE

- SFR
- TOWNHOUSE
- STACKED CONDO
- UNITS
- OTHER

PROGRAM DESIRED

- 1 YR BALLOON
- 5 YR BALLOON
- 1 YR BALLOON ON INVESTMENT PROPERTIES

AREA

- URBAN
- SUBURBAN
- RURAL

ESCROWS

- DO NOT ESCROW FUTURE MONTHLY PAYMENTS
- ESCROW FUTURE PAYMENTS AND FUTURE TAX BILLS & INSURANCE AT TIME OF SETTLEMENT

INTEREST ONLY OPTION? YES - 5YR

Minimum Loan Amount \$100,000

***MUST CHECK ONE:**

FULL PACKAGE

PRE-GRADE

IN ORDER TO EXPEDITE YOUR APPROVAL PLEASE STATE THE BENEFIT FOR THE CLIENT, I.E. MONTHLY SAVINGS:

Please include Credit Report and Complete 1003,
Incomplete 1003 will NOT be reviewed**

MAIN OFFICE:
932 Hungerford Drive # 6
Rockville, MD 20850
240-314-0399