

## Loan Submission Form

BORROWER, BROKER, & LOAN OFFICER INFORMATION					
Borrower Name:		Estimated Closing Date:			
Company Name:					
Loan Officer:		Email:			
Phone:		AE:			
<b>** IMPORTANT: Please make sure LO and Company licenses are updated in LendingPad by your Admin. to avoid delays.</b>					
Program:	NQM	NQM (Business Purpose / if Cash Out, provide Cash Out LOE)			DSCR
NQM Income Type:	Full Doc	Bank Statement	P&L	1099	VOE
	Asset Depletion/Utilization				
Property Type:	SFR	PUD	2-4 Unit	Non-Warrantable	Condo CondoTel Co-Op
<b>** Please see below for additional program submission requirements.</b>					
REQUIRED FOR ALL PROGRAMS					
	Completed URLA: Dated day of submission & include Lender Loan information section				
	Credit Report: Reissued through LOS				
Compensation:	Lender Paid	Borrower Paid	% _____		
Sales Contract: (Only applicable if a purchase)					
Waive Escrows:	Yes No	Required when: 1) HPML Loans – Primary Residence 2) LTV >= 80%			
		3) Flood Insurance Required 4) Debt Consolidation Refinances			
Empower – FULL DOC					
	Self Employed: 12-Month Full Doc		Self Employed: 24-Month Full Doc		
	Wage Earners: 12-Month Full Doc		Wage Earners: 24-Month Full Doc		
	Pay Stubs		YTD Profit and Loss (Self Employed)		
	W2's		4506-C		
	Tax Returns (Personal and Business)		Asset Documentation for Reserves/Cash to Close		
EmpowerMore/EmpowerMoreElite – BANK STATEMENT					
Program:	12-Month Bank Statements	24-Month Bank Statements	ELITE		
Asset Documentation for Reserves/Cash to Close					
Submitted bank statements to Emporium's Bank Statement Analyzer prior to submission?					
EmpowerEase ALT DOC					
P&L	Signed and Dated Profit and Loss completed by CPA, Independent Licensed Accountant or Licensed &/or Certified Tax Preparer covering the most recent previous 12 months.				
1099	1099 for the previous tax year				
Written VOE					
Asset Depletion	Provide most recent six (6) months bank/asset statements to be considered for qualifying.				
Asset Utilization					
ALL	Asset Documentation for Reserves/Cash to Close				
DSCR					
Property Lease Agreement if Applicable					
BROKER FEES (MUST COMPLETE)			EMPORIUM FEES		
Credit Report Fee		\$1395	Underwriting		
Appraisal Fee		\$16	Flood Cert		
Processing Fee (Paid to Broker)		\$99	Tax Service (+\$10/100k over \$1m)		
Third Party Processing Fee		\$145	Collateral Desktop		
Other: _____		\$60	Borrower VOE		
Other: _____		\$300	Limited-Service - Full Condo Review (including Condotels): 3 <sup>rd</sup> party review of all documents		
Other: _____		\$695	3 <sup>rd</sup> party Co-Op Review		

**Mortgagee Clause for Hazard, CPL, and Title**

Emporium TPO LLC  
 ISAOA/ATIMA  
 P.O. Box 7050  
 Troy, MI 48007-7050  
 Loan Number: XXXXXXXXX

