

Loan Submission Form

| BORROWER, BROKER, & LOAN OFFICER INFORMATION | | | | | | | | | | | | | | | |
|--|--|--|--|---|---------------|--------------------------|--|-----------------|--|--|--|----------|--|-------|--|
| Borrower Name: | | | | | | Estimated Closing Date: | | | | | | | | | |
| Company Name: | | | | | | | | | | | | | | | |
| Loan Officer: | | | | | | Email: | | | | | | | | | |
| Phone: | | | | | | AE: | | | | | | | | | |
| ** IMPORTANT: Please make sure LO and Company licenses are updated in LendingPad by your Admin. to avoid delays. | | | | | | | | | | | | | | | |
| 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 | |
| ** Please see below for additional program submission requirements. | | | | | | | | | | | | | | | |
| 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 | | | | | | | | Asset Documentation for Reserves/Cash to Close | | | | | |
| | | Tax Returns (Personal and Business) | | | | | | | | | | | | | |
| 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 | | | \$1595 | | 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 rd party review of all documents | | | | | | | | |
| | | Other: _____ | | | \$695 | | 3 rd 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: XXXXXXXX

