

Loan Submission Form: Broker Discloses



Please upload completed form along with all required documents via the UHM Portal.

**\*\*Union Home Mortgage does not allow use of any Affiliated Business Relationships\*\***

BROKER INFORMATION			
Broker Company Name		Loan Officer Name	
3rd Party Processor <i>(requires prior approval)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Loan Officer E-mail	
3rd Party Processing Company		Loan Officer Phone	
3rd Party Processing Company NMLS #		Account Executive	
Processor Name		UHM UW Fee Bought Out of Rate? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Processor E-mail		Broker Compensation	Lender Paid <input type="checkbox"/>
Processor Phone			Borrower Paid <input type="checkbox"/>
			LP Comp %
BORROWER INFORMATION			
Borrower Name		Co-Borrower Name	
Borrower E-mail		Co-Borrower E-mail	
Non-Borrowing Spouse Name		Non-Borrowing Spouse E-mail	
PROPERTY INFORMATION			
Property Address			
Property City		Property State	Property Zip
Property Value		Property Type	Choose an item.
Condo Project Name		PERS Approved	Yes <input type="checkbox"/> No <input type="checkbox"/>
LOAN INFORMATION			
Loan Amount		Loan Purpose	Choose an Item.
Interest Rate		Occupancy	Choose an Item.
Est. Closing Date		Sales Price	
Escrows Waived	Yes <input type="checkbox"/> No <input type="checkbox"/>	UHM Escrow Transfer	Yes <input type="checkbox"/> No <input type="checkbox"/>
PRODUCT INFORMATION			
Product Type	Choose an item.	Product Term	Choose an item.
If Conventional select Agency	Choose an item.	Mortgage Insurance	Choose an item.
		PMI Coverage %	
Down Payment Assist.	Yes <input type="checkbox"/> No <input type="checkbox"/>	DAP Name:	

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**BROKER REQUIRED DOCUMENTATION**

Required Disclosures
<input type="checkbox"/> Loan Submission Form: Broker to Disclose
<input type="checkbox"/> 3.2 File upload
<input type="checkbox"/> Initial Loan Application 1003
<input type="checkbox"/> Broker Fee Sheet/Itemization of fees
<input type="checkbox"/> Settlement Service Provider List (SSPL)
<input type="checkbox"/> Intent To Proceed
<input type="checkbox"/> UHM Disclosure Notices ( <i>UHM disclosure</i> )
<input type="checkbox"/> Initial Loan Estimate
<input type="checkbox"/> Your Home Loan Toolkit ( <i>purchase only</i> )
<input type="checkbox"/> Anti-Steering Disclosure Signed by borrower within 3 days of application date ( <i>Lender Paid Transaction Only</i> )
<input type="checkbox"/> Home Ownership Counseling Disclosure with CFPB list
<input type="checkbox"/> 4506t
<input type="checkbox"/> E-Sign Authorization from Doc Vendor ( <i>for e-signed application pkg docs</i> ) ( <i>if applicable</i> )
<input type="checkbox"/> Borrowers Cert and Authorization
<input type="checkbox"/> Risk Based Pricing Notice With Credit Score Information Model H-6 ( <i>credit disclosure</i> )
<input type="checkbox"/> Credit Score Disclosure/Notice to Home Loan Applicant ( <i>credit disclosure</i> )
<input type="checkbox"/> Equal Credit Opportunity Act ( <i>ECOA</i> )
<input type="checkbox"/> LQI Disclosure ( <i>UHM disclosure</i> )
<input type="checkbox"/> Hazard Insurance Authorization & Requirements ( <i>UHM disclosure</i> )
<input type="checkbox"/> Privacy Policy
<input type="checkbox"/> ARM/PMI/Special Flood Zone Disclosures ( <i>if applicable</i> )
<input type="checkbox"/> Fair Lending Notice
<input type="checkbox"/> Mortgage Loan Origination Agreement ( <i>MLOA</i> )
<input type="checkbox"/> Patriot Act Disclosures
<input type="checkbox"/> Mortgage Fraud Investigated by FBI
<input type="checkbox"/> Affiliated Business Arrangement Disclosure ( <i>if Mutual Title Used, UHM to issue</i> )
<input type="checkbox"/> All State Specific Disclosures

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Required Documents for Initial Submission to Underwriting
<input type="checkbox"/> Copy of AUS Findings Final Submitted to UHM
<input type="checkbox"/> Tri- Merge Credit Report (within 120 days).
<input type="checkbox"/> Borrower Driver's License or other Identification
<input type="checkbox"/> Most recent 30 days Paystubs for all borrowers (if applicable)
<input type="checkbox"/> W-2 for all borrowers per AUS findings
<input type="checkbox"/> Most recent Bank Statements per AUS with ALL pages. Include LOX and documentation for all large deposits.
<input type="checkbox"/> Tax returns for self-employed borrowers or commission, bonus or rental income needed to qualify per AUS.
<input type="checkbox"/> Fully executed legible Purchase Agreement & all addendums (if applicable)
<input type="checkbox"/> Subordination Agreement (if applicable)
<input type="checkbox"/> Bankruptcy per AUS – all pages (if applicable)
<input type="checkbox"/> Title Commitment, 24 month chain of title, CPL & Wire Instructions, and E&O (recommended but not required prior to UW submission)

Additional Underwriting Documents: recommended not required for initial submission to UW
<b>Note: If it is known in advance that any of these documents will be required for underwriting of the loan, uploading them as early as possible in the origination process will minimize delays in your loan approval.</b>
<input type="checkbox"/> LOX for each Credit inquiry within 120 days and LOX for any derogatory credit.
<input type="checkbox"/> Student Loans: If on credit report, proof they are deferred for over 12 months or provide est. payment letter (if applicable)
<input type="checkbox"/> Short Sale Agreement (if applicable)
<input type="checkbox"/> Master Ins. Policy, Fidelity Ins. or Employee Honesty coverage (if applicable)
<input type="checkbox"/> HOI Insurance & Receipt for Amt. Due/Paid, HO6 Policy with coverage sufficient to repair unit to its prior condition
<input type="checkbox"/> Divorce Decree (if applicable, recommended prior to UW submission)
<input type="checkbox"/> Original Termite, Well & Septic, and/or other required inspections or Contingency Waiver of inspections (if applicable)

FHA Required Disclosures	
<input type="checkbox"/> HUD/VA Addendum (92900A) signed & dated by all parties	<input type="checkbox"/> Important Notice To Homebuyer (92900B)
<input type="checkbox"/> Notice To Homeowner (Assumption)	<input type="checkbox"/> FHA Informed Consumer Choice Disclosure
<input type="checkbox"/> For Your Protection: Get Home Inspection (purchase only)	<input type="checkbox"/> Financial Privacy Act 1978
<input type="checkbox"/> Amendatory Clause/Real Estate Cert (signed by all parties – Purchase only)	

VA Required Disclosures	
<input type="checkbox"/> COE (26-8320/26-8320a) or Request for COE signed & proof of service (26-1880)	<input type="checkbox"/> Amendatory Clause/Real Estate Cert (signed by all parties – Purchase only)
<input type="checkbox"/> HUD/VA Addendum (26-1802a)	<input type="checkbox"/> Nearest Living Relative form
<input type="checkbox"/> Rights of VA Loan Borrowers (assumption)	<input type="checkbox"/> Counseling Checklist (Active Duty Only)
<input type="checkbox"/> VA Verification of Benefits (26-8937)	<input type="checkbox"/> Financial Privacy Act 1978
<input type="checkbox"/> VA Child Care Letter (LOX is acceptable)	<input type="checkbox"/> IRRRL Only: <ul style="list-style-type: none"> <li><input type="checkbox"/> Prior LIN Validation</li> <li><input type="checkbox"/> VA Debt-Related Questionnaire</li> <li><input type="checkbox"/> Federal Collection Policy Notice</li> </ul>

USDA Required Disclosures
<input type="checkbox"/> Request For Single Family Housing Loan Guarantee 3555-21

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<b>NEED TO KNOW INFORMATION</b>	
<b>Mortgagee Clause (HOI &amp; Flood)</b>	
Union Home Mortgage Corp ISAOA/ATIMA c/o CENLAR P.O. Box 202028, Florence SC 29502-2028	
<b>Title Proposed Insured</b>	
<b>CONVENTIONAL &amp; USDA:</b> Union Home Mortgage Corp ISAOA/ATIMA	
<b>FHA:</b> Union Home Mortgage Corp ISAOA/ATIMA & Sec of HUD	
<b>VA:</b> Union Home Mortgage Corp ISAOA/ATIMA & Dept. of VA	
<b>CPL Address:</b>	
Union Home Mortgage Corp ISAOA/ATIMA 8241 Dow Circle W, Strongsville, OH 44136	
<b>UHM Agency ID</b>	
FHA Lender ID	3827009995
VA Lender ID	5650720000
<b>Third Party Processing Approval Requirements</b>	
<a href="#">3rd Party Processing Approval's</a>	
<b>Quick Reference UHM Email Addresses</b>	
TPOsubmissions@unionhomemortgage.com	Request status of submission/confirm receipt
TPOratelocks@unionhomemortgage.com	Request for a lock extension and questions on locking loans
TPOcasenumber@unionhomemortgage.com	Request case numbers for FHA loans
TPOclosing@unionhomemortgage.com	Submission of the Closing Request Form to schedule a closing