

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

****Pre-Disclosure Package and 3.2 file upload must be received within 24 hours of initial application date for the file to be accepted and disclosed by UHM****

****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"/>	LP Comp %
Processor Phone			Borrower Paid <input type="checkbox"/>	
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

PRE-DISCLOSURE PACKAGE:	<i>items required for UHM to issue the initial application package (required within 24 hrs. of application date)</i>
<input type="checkbox"/> Loan Submission Form: UHM to Disclose	
<input type="checkbox"/> 3.2 File upload	
<input type="checkbox"/> Initial Loan Application (Signed by LO)	
<input type="checkbox"/> Broker Fee Sheet/Itemization of fees	
<input type="checkbox"/> Settlement Service Provider List (SSPL)	
<input type="checkbox"/> Borrower Driver's License or other Identification	
<input type="checkbox"/> Tri- Merge Credit Report.	
<input type="checkbox"/> Certificate of Eligibility (VA Files Only)	

UW SUBMISSION PACKAGE:	<i>documentation required for initial submission to underwriting (recommended within 72 hrs. of application date)</i>
Note: Documentation required by AUS but not specifically listed below is below is also required for initial submission to Underwriting.	
<input type="checkbox"/> Copy of AUS Findings Final Submitted to UHM	
<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 with ALL pages per AUS. 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"/> Bankruptcy per AUS – all pages (if applicable)	
<input type="checkbox"/> Fully executed legible Purchase Agreement & all addendums (if applicable)	
<input type="checkbox"/> Subordination Agreement (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 DOCUMENTATION:	<i>recommended but not required for initial submission to underwriting (recommended within 72 hrs. of application date)</i>
<input type="checkbox"/> Risk Based Pricing Notice With Credit Score Information Model H-6 (credit disclosure)	
<input type="checkbox"/> Credit Score Disclosure/Notice to Home Loan Applicant (credit disclosure)	
<input type="checkbox"/> E-Sign Authorization Certificate from Doc Vendor (for e-signed application pkg. docs from broker) (if applicable)	
<input type="checkbox"/> LOX for each Credit inquiry within 120 days and LOX for any derogatory credit.	
<input type="checkbox"/> Anti-Steering Disclosure Signed by borrower within 3 days of application date (Lender Paid Transaction Only)	
<input type="checkbox"/> Student Loans: If on credit report, proof deferred for over 12 months or provide est. payment letter (if applicable)	
<input type="checkbox"/> Short Sale Agreement (if applicable)	
<input type="checkbox"/> Divorce Decree (if applicable, recommended but not required prior to UW submission)	
<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"/> Original Termite, Well & Septic, and/or other required inspections or Contingency Waiver of inspections (If applicable)	

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NEED TO KNOW INFORMATION	
Mortgagee Clause (HOI & Flood)	
Union Home Mortgage Corp ISAOA/ATIMA c/o CENLAR P.O. Box 202028, Florence SC 29502-2028	
Title Proposed Insured	
CONVENTIONAL & USDA: Union Home Mortgage Corp ISAOA/ATIMA	
FHA: Union Home Mortgage Corp ISAOA/ATIMA & Sec of HUD	
VA: Union Home Mortgage Corp ISAOA/ATIMA & Dept. of VA	
CPL Address:	
Union Home Mortgage Corp ISAOA/ATIMA 8241 Dow Circle W, Strongsville, OH 44136	
UHM Agency ID	
FHA Lender ID	3827009995
VA Lender ID	5650720000
Third Party Processing Approval Requirements	
3rd Party Processing Approval's	
Quick Reference UHM Email Addresses	
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