

Loan Processor Contact Information		Broker Compensation	
Name:			
Email Address:		AMC	Property Type
Phone Number:		Fee:	
Contract Processor:	NMLS#		

Required Items - Orion Lending Issued Loan Estimate (LE) Only	
Orion Lending Alt A/Jumbo LE Request / Submission Form	
Initial 1003 & Addendum (if applicable) dated within 24 hours (must include 6 pieces of information per RESPA)	
Broker Itemization of Fees	
Title / Settlement Fee Quote - If Fee Quote and Service Provider List are not provided, Orion Lending will disclose using our default settlement fees	
Credit Report - must be less than 30 days old for Jumbo - Alt A - Lender Credit Only	
Purchase Contract (If Applicable)	

Minimum Underwriting Submission Requirements – All Loans	
Orion Lending Alt A/Jumbo LE Request / Submission Form	
Initial 1003 & Addendum (if applicable) Signed by the Borrower and Loan Officer	
Credit Report (dated within 30 days if using broker credit for qualification – Jumbo Only)	
AUS Findings (only required if using broker credit for qualification – Jumbo Only)	
Verification of primary housing history (if not on credit report)	
Valid Purchase Contract OR Mortgage Note of Payment Coupon to determine benefit (refinance only)	

Income Documentation (must have all for each borrower)
*** If not employed by current employer for at least 2 years, provide Written Verification of Employment for all employers in last 2 years

Income Type	Required Documentation
W2 Income	<ul style="list-style-type: none"> Most recent 30 days of paystubs and most recent 2 years W2s
Self Employed Income	<ul style="list-style-type: none"> Most recent 2 years personal tax returns including K1s Most recent 2 years business tax returns with all schedules for all companies P & L and Balance Sheet for all companies Evidence of self-employment in the same business for the past 2 years
Self Employed Income (Reduced Doc – ALT A ONLY)	<ul style="list-style-type: none"> Most recent 1 year personal tax returns including K1s Most recent 1 year business tax returns with all schedules for all companies P & L and Balance Sheet for all companies Evidence of self-employment in the same business for the past 2 years
12 month bank statement (ALT A ONLY)	<ul style="list-style-type: none"> Most recent 12 bank statements (personal or business based on income to qualify) Evidence of self-employment in the same business for the past 2 years
24 month bank statement (ALT A ONLY)	<ul style="list-style-type: none"> Most recent 24 bank statements (personal or business based on income to qualify) Evidence of self-employment in the same business for the past 2 years
Asset Qualifier Program (ALT A ONLY)	<ul style="list-style-type: none"> Most recent 12 months consecutive statements for each asset account used for qualification
12 Month CPA P & L	<ul style="list-style-type: none"> 12 month P & L prepared by the borrowers licensed CPA
No Ratio/DSCR	<ul style="list-style-type: none"> No Income or Employment listed on the 1003

If additional properties owned, provide most recent 2 years tax returns and current lease agreements for all properties
If additional properties owned, provide current mortgage statement for all properties
Asset Documentation - Most recent 2 statements for all assets listed on 1003 used for closing and/or reserves

Required Broker Disclosures – All Loans	
Loan Estimate (LE) and any revised LEs and COCs	
Service Provider List	
Broker Itemization of Fees and Title/Settlement Fee Quote (unless Orion Lending disclosed initial LE)	
Intent to Proceed (Acknowledged by Borrower or Broker)	
Borrower Signature Authorization	
Acknowledgement of Receipt of Your Home Loan Toolkit	
Affiliated Business Arrangement (if applicable)	
CA Domestic Partnership (non-married borrowers; 2 boxed must be checked) CA properties only	
Homeownership Counseling Disclosure	
IRS Form 4506T (Full Documentation Loans Only) Alt A requires a 4506T for personal and business returns	
Mortgage Loan Origination Agreement	
CA MLDS or both (a) a Loan Estimate and (b) an executed CA LE Addendum	
All State Required Broker Disclosures	