



BROKER ISSUED DISCLOSURES/ SUBMISSION FORM

Loan Processor Contact Information		Broker Compensation		Mortgage Insurance
Name:				
Email Address:		AMC		Property Type
Phone Number:		AMC:	Fee:	
Contract Processor: <input type="checkbox"/> NMLS#		VA Appraisal Fee Lookup		VA Appraisal Order Screen
Minimum Underwriting Submission Requirements				
<input type="checkbox"/> Orion Lending LE Request / Submission Form				
<input type="checkbox"/> Initial 1003 & Addendum (if applicable) Signed by the Borrower and Loan Officer				
<input type="checkbox"/> AUS Findings (only required if using broker credit for qualification)				
<input type="checkbox"/> Credit Report (dated within 90 days)				
<input type="checkbox"/> Income Documentation per AUS Findings (see below for customary AUS income documentation)				
Product Type	W2 Employee	Self Employed / Other REO owned	Other	
Govt (FHA/USDA)	YTD Paystub - YTD information must cover at least 30 days of earnings 2 years W2/WVOE*	2 years 1040s	Per AUS	
Govt (VA)	Paystub(s) covering at least the most recent 30-day period with year-to date pay information and 2 years W2/WVOE*	2 years 1040s	Per AUS	
Conventional	YTD Paystub and W2/WVOE* per AUS YTD information must cover at least 30 days of earnings.	1 or 2 years 1040's as determined by AUS	Per AUS	
* WVOE must be from an independent 3 rd party verification provider.				
<input type="checkbox"/> Asset Documentation per AUS Findings				
<input type="checkbox"/> Valid Purchase Contract				
<input type="checkbox"/> Mortgage Note required for FHA/VA Refinance trans. to determine benefit and confirm borrower eligibility (payment coupon accepted for all others)				
Required Broker Disclosures – All Loans				
<input type="checkbox"/> Loan Estimate (LE) and any revised LEs and COCs				
<input type="checkbox"/> Service Provider List				
<input type="checkbox"/> Broker Itemization of Fees and Title/Settlement Fee Quote (unless Orion Lending disclosed initial LE)				
<input type="checkbox"/> Intent to Proceed (Acknowledged by Borrower or Broker)				
<input type="checkbox"/> Borrower Signature Authorization				
<input type="checkbox"/> Acknowledgement of Receipt of Your Home Loan Toolkit				
<input type="checkbox"/> Affiliated Business Arrangement (if applicable)				
<input type="checkbox"/> Anti-Steering Form (lender paid comp only)				
<input type="checkbox"/> CA Domestic Partnership (non-married borrowers; 2 boxed must be checked) If not using FNMA 1003 that includes domestic partnership language				
<input type="checkbox"/> Homeownership Counseling Disclosure				
<input type="checkbox"/> Mortgage Loan Origination Agreement				
<input type="checkbox"/> CA MLDS or both (a) a Loan Estimate and (b) an executed CA LE Addendum				
<input type="checkbox"/> All State Required Broker Disclosures				
FHA Required Documents		VA Required Documents		
<input type="checkbox"/> FHA Case Number (Requested through STAR Portal - Signed 1003 and 92900A required)		<input type="checkbox"/> VA Certificate of Eligibility (dated within 30 days)		
<input type="checkbox"/> Non-Borrowing Spouse Credit Report*		<input type="checkbox"/> Non-Borrowing Spouse Credit Report*		
<input type="checkbox"/> FHA Streamline - Mortgage Only Credit or VOM accepted		<input type="checkbox"/> VA Counseling Checklist (26-0592) Active Duty Only		
<input type="checkbox"/> FHA Streamline - Mortgage Note or Payment Coupon with Case Number		<input type="checkbox"/> Rights of VA Loan Borrower (26-8978)		
*(AZ, CA, ID, LA, NV, NM, TX, WA, WI, Not Required for Streamlines or IRRRLs)		<input type="checkbox"/> IRRRL – Mortgage Only Credit or VOM accepted		
		<input type="checkbox"/> IRRRL – Mortgage Note or Payment Coupon with LIN Number		
FHA ID # 1835201233 VA ID # 901010-06-01				
USDA Required Documents				
<input type="checkbox"/> Provide Confirmation of USDA Property Eligibility				
<input type="checkbox"/> Provide Confirmation of USDA Income Eligibility				
<input type="checkbox"/> USDA Income and Repayment Worksheet				
USDA State Offices and Turn Times				