



LENDER DISCLOSURE REQUEST / SUBMISSION FORM

Loan Processor Contact Information		Broker Compensation		Mortgage Insurance	
Name:					
Email Address:		AMC		Property Type	
Phone Number:		AMC:	Fee:		
Contract Processor:	NMLS#	VA Appraisal Fee Lookup		VA Appraisal Order Screen	

Required Items - Orion Lending Issued Disclosures	
Orion Lending LE Request / Submission Form	
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 and DU/LP - must be less than 90 days old – Orion Lending will pull credit and run DU/LP if not provided	
State Specific Early Disclosures as applicable (i.e. advanced fee agreement) see State Specific Disclosure Matrix	
Purchase Contract (If Applicable)	
Mortgage Note or Payment Coupon required for VA Refinance transactions	

Minimum Underwriting Submission Requirements – All Loans

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 and 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 3rd party verification provider.

Asset Documentation per AUS Findings
Mortgage Note of Payment Coupon to determine benefit (refinance only)

FHA Required Documents	VA Required Documents
FHA Case Number (Requested through STAR Portal)	VA Certificate of Eligibility (dated within 30 days)
Non-Borrowing Spouse Credit Report*	VA Counseling Checklist (26-0592) Active Duty Only
FHA Streamline - Mortgage Only Credit or VOM accepted	Non-Borrowing Spouse Credit Report*
FHA Streamline - Mortgage Note or Payment Coupon with Case Number	Rights of VA Loan Borrower (26-8978)
*(AZ, CA, ID, LA, NV, NM, TX, WA, WI, Not Required for Streamlines or IRRRLs)	IRRRL – Mortgage Only Credit or VOM accepted
	IRRRL – Mortgage Note or Payment Coupon with LIN Number

FHA ID # 1835201233
VA ID # 901010-06-01

USDA Required Documents
Provide Confirmation of USDA Property Eligibility
Provide Confirmation of USDA Income Eligibility
USDA Income and Repayment Worksheet
USDA State Offices and Turn Times