

Loan Submission Tips! To get your file in faster, please read below.



1003 Application:

- Signed and Dated within the 3 days for compliance
- Please make sure the borrower's HOME phone number is on the 1003 (even if it is their cell number, please do not leave blank)
- Loan Amount and rate are correct
- Loan Program is correct
- Face to Face interview of the application, must be signed by both the LO and Borrower(s)
- Broker Disclosed - Signed and dated by the LO. The borrower's signature date is the same date or a later than the LO's signature date
- Broker Disclosed - We need the State specific disclosures and Signed HUD Addendum

Itemized Fee Worksheet:

- Make sure Lender's Title and Mortgage Recording Fees for all files are completed
- For Purchases, please make sure the Transfer Taxes & Owner's Title (if is paid by the Seller please make a note) have the correct fees
- HOI Premium for 12 months (for purchase files only)
- Settlement statements or Escrow Estimates will not be accepted as a Fee Sheet
- Broker Disclosed - LE should be dated within 3 days of the 1003 date (3 days compliance)

SSPL (Services Provide List):

- Title Company information
- Escrow Company information

Loan Submission Form:

- Please make sure that you are using the most recent [Submission Form \(Broker Center, PCFwholesale.com\)](#)
- Please make sure that you have designated either Borrower Paid or Lender Paid Comp
- Fee Buyout? Please check YES or NO
- The borrower's email address
- Loan Program is filled out correctly
- Credit Report provided or Lender to Pull New Credit

Purchase File to submitted UW:

- Purchase Contract
- Asset Statements
- Photo ID and SSN Card
- Income (paystub,W2,1040 Tax)
- Credit Report
- Broker Disclosed- Signed Intent to Proceed

Refi File to Submitted UW:

- Mortgage Statement
- HOI
- Photo ID and SSN Card
- Income (paystub,W2,1040 Tax)
- Credit Report
- Broker Disclosed- Signed Intent to Proceed

E-Signed Disclosure:

- Please have the LO or Processor educate/inform the borrower(s) about E-Signatures. We recommend you provide them with our “How to process E-signed Disclosures Cheat Sheet”
- Please make sure the LO or Processor is aware that the Auth Code is always the last 4 digits of the borrower’s SSN
- Please make sure the LO or Processor is aware that the borrower CANNOT e-Sign on an iPad or mobile phone. E-signing can ONLY be done via Computer
- Disclosures cannot be re-sent! Please make sure to ask the borrower to check their spam and/or junk mail (Note: If you need us to re-send the disclosures, please provide us with a different email address)
- Disclosures must be sent within 3 days of the 1003 signature date
- The Intent to Proceed and the Loan Estimate may be “wet”signed or signed via DocuSign

VA Forms:

- NTB & IRRRL Rate reduction (Lender disclosed) Provide first payment date, loan amount, rate and term
- NTB & IRRRL Rate reduction (Broker disclosed) Provide completed & signed form by borrower(s)

Miscellaneous:

- State specific disclosures (Broker disclosed)
- If items are missing to push the file to UW, please respond to Set-Up Specialist once requested documents have been uploaded. Encompass does not notify the set-up specialist and will delay the process into UW