



CORRESPONDENT SUBMISSION FORM

AFR Loan #: _____ Account Executive: _____ AFR Broker ID # _____

Lender Name: _____ NMLS#: _____

Loan Officer's Name: _____ NMLS#: _____

Processor's Name: _____ NMLS#: _____

(processor NMLS# only required in FL & KY)

Lender Contact _____ Phone #: _____ e-mail: _____

(This is who AFR will be contacting for any questions and where the loan decision will be sent to)

Borrower's Name: _____ FICO: _____

Co-Borrower's Name: _____ FICO: _____

Term: _____ Months _____ Years
(please select one)

Loan Program:

____ USDA ____ VA *(not available yet, but coming soon!)* ____ CONVENTIONAL DU REFI-PLUS
____ FHA 203(b) ____ FHA 203K(s) ____ FHA \$100.00 Down ____ FHA 203(b) w/Repair Escrow
____ FHA One Time Close: Construction to Permanent *(manufactured and modular only)*
____ Hawaiian Homelands **(CDE only)**

Loan Purpose:

____ Purchase ____ R/T Refi ____ C/O Refi ____ Streamline* ____ VA IRRL*

*If Streamline or VA IRRL: ____ W/Appraisal ____ W/O Appraisal ____ Full Income/Credit Qualify

Property Type:

____ SFR ____ PUD ____ Condominium ____ 2 Unit ____ 3-4 Unit ____ Manufactured Home
(multi unit not allowed in IL)

MANDATORY REQUIREMENTS FOR SUBMISSION

- All disclosures must be consistent with the company's license and AFR's database
- All broker's, originators and processors (FL & KY) must hold a valid state license at the time the loan was originated as verified on NMLS
- NMLS must show that the originator listed on the 1003 is authorized to represent the company submitting the loan
- All DBA's must be verified on NMLS
- Any branch and any dba being used must be verified in FHA's Neighborhood Watch and NMLS
- Complete executed disclosure package (signed and dated by all borrowers) **Note:** no TBD's allowed
- Unmarried borrowers must be disclosed separately (any document containing a SS#)
- Credit report dated less than 60 days prior to submission
- DO findings **sponsored and finalized** to AFR – or FNMA 3.2 file
- If using FNMA 3.2 file – signed/dated Borrower's Authorization for all borrowers
- 2011 version TIL
- If Purchase – Purchase Contract and all addendums
- If Portfolio Purchase – 12 month rental history via cancelled rental checks or true management VOR **(NO private VORs or VOMs will be accepted)**
- If USDA loan – 1980 – 21 version 10-11 form completely filled out and executed
- If in a Community Property state (AZ, CA, ID, LA, NV, NM, TX, WA, WI) – Non Purchasing Spouse Credit
- Preliminary HUD
- 4506t transcripts