SUBMISSION FORM: NEW LOAN & CONDITIONS FORM

PLEASE FILL OUT COMPLETELY TO AVOID DELAYS

Loan Number: ______________________________ (if you have one)
Company: ____
Broker ID#__________ ______________________________
Contact Person:_____________________________________

Email address: ______________________________________
Phone #: _______________________Fax #: _________________

______**New Loan Submission / Unlocked Loan**

______ **New Loan Submission / Locked Loan**

_____ **Conditions**

BORROWER:

____
First / Last *SS# Required*

Co-BORROWER:

____
First / Last *SS# Required*

PROPERTY: ___________________________________
____

☐ FHA ☐ VA ☐ CONVENTIONAL

_____ **Purchase** _____ **Owner Occupied**_____ **Rate/Term Refi**
_____ **Cash Out Refi** _____ **Streamline-(FHA ONLY)**
_____ **# of Units**
_____ **CONDO (Must be HUD Approved & FHA Only)**
_____ **30 YEAR** _____ **25 YEAR** _____ **3 YR ARM**
_____ **20 YEAR** _____ **15 YEAR** _____ **10 YEAR**
______**5 YEAR ARM**

BASE LOAN (No PMI) $_______________
TOTAL LOAN AMT. $_______________
SALES PRICE $_______________
PROPERTY VALUE $_______________

Interest Rate ________%
LTV ______________ %

Standard Submission

- ☐ **Loan Submission Form**
- ☐ **Signed And Dated TIL**
- ☐ **4506t**
- ☐ **Automated Underwriting Findings**
- ☐ **Futs/Mcaw**
- ☐ **92900 B Important Notice To Homebuyer**
- ☐ **Initial 1003/Application**
- ☐ **Hud Addendum Pgs 1-4**
- ☐ **Case No. Assignment**
- ☐ **Credit Report W/ Supplements If Applicable**
- ☐ **Divorce Decrees, Child Support Docs, If Applicable**
- ☐ **Bankruptcy Papers, If Applicable**
- ☐ **Letters Of Explanation For Credit Derogs**
- ☐ **Vom Or Vor**
- ☐ **Vod's Or Alternative Asset Information**
- ☐ **Gift Letter & Proof Of Funds From Donor**
- ☐ **Voe's Or Alternative Employment Info.**
- ☐ **W-2's, 1040's, Pay Stubs Etc.**
- ☐ **Purchase Agreement W/ Amendatory Clause**
- ☐ **Appraisal With Photos & Drawings**
- ☐ **Inspections, If Applicable**
- ☐ **Informed Consumers Choice Disclosure**
- ☐ **Drivers License & Ss Card Payoff Statements**
- ☐ **Title Commitment, 12 Mo. Chain, Tax Work Sheet & Cpl**
- ☐ **Tax Calculation Worksheet**
- ☐ **Applicable Disclosures**

Mortgagee Clause & Closing Protection Letter

Shore Mortgage
770 South Adams Road, Ste. 300
Birmingham, MI 48009

SPONSOR ID: 71845 00000
Lock Desk Hours: 11:30a.m. EST. to 6:45 p.m. EST.

SUBMITTING LOANS TO THE SHORE MORTGAGE VLO

1) **Log into**: vlo.shoreaffiliates.com
   a) Log in to the Affiliate Website with your Broker ID and Password

2) **To input your new Application/Lead:**
   a) Click on new lead at the bottom of the page
   b) Fill out all fields in the borrower section (pink fields are mandatory) if you have two borrowers that are married fill out the borrower 2 section & click the "co-borrower joined with primary borrower box" if the borrowers are not married, do not check the joined box. Click "continue" at the bottom of the page to save.

3) **Pulling Credit:**
   a) Go to the utilities tab and pick credit & choose "order credit"
   b) This will pull open a new screen, where you choose new credit and make sure if your borrowers are joint or separate
   c) Click order credit & continue
   d) To view credit go to utilities - click credit - view credit

4) **Filling in the 1003:**
   a) Go to the 1003 tab & complete all fields on each screen, after each page is filled in click the continue button at the bottom of each page to move forward.
   b) You must associate the credit while filling out the 1003. Go to 1003 – assets liabilities-view trade lines- click merge credit.
   c) Once the credit is merged you need to go to 1003-edit reo and associate the mortgages to the properties. Click on the associate mortgage button.

5) **Picking your Loan Product:**
   a) Once the 1003 has been completed, go to the 1003 tab & loan input
   b) Fill out all applicable fields **if the loan is a TBD – check the loan first box**if the loan is a FHA streamline – click the streamline box
   c) Go to the bottom of the page & "select a product" - pick your loan program/product and "continue" if you would like to lock the loan now click pricing options and lock.

6) **Assigning a Loan Number**
   a) Go to Utilities and click " Assign Loan Number"

7) **Creating the 2010 GFE:**
   a) Go to the 1003 tab & pick "2010 GFE"
   b) Fill out all fee's that apply in each tab (orig, required services, title, government recording, initial escrows & special) *shoppable services is only ever filled out if you intend on giving your borrower 3 choices of places to shop the services*
   c) Click continue once all fee's are completed

8) **Generating All applicable Documents for Application including the UWM TIL & GFE:**
   a) Go to Utilities – Print - Generate Docs
   b) Select Packet Type "Origination Documents"
   c) At the bottom Select "Generate All Documents"
   d) To Retrieve the Documents Utilities - Print – View Generated Documents
   e) The last Document on the page is ONE PDF with All Documents/Disclosures needed for the application.

9) **To Pull DU:**
   a) Click Utilities – DU – Order DU. You always have to pick "Re-Issue" when 1st ordering DU. If you need further help, please call our DU Help Desk at (800) 981-8898

10) **To attach your Submission/Condition Package for Underwriting:**
   a) Go to Utilities-Documents-pick Attach.
   b) Browse and pick your PDF Submission and Attach & Pick New Loan Package for new loans or Conditions/Appraisal for other documents

11) **To Order Fly Docs:**
   a) Go to Utilities & click Fly Docs.
   b) Fill out all Fields
   c) If you have a closing date & Time confirmed then click "Request Fly Docs"
   d) If you just want to save the data until you have a confirmed closing date/time then click "Save Data"

12) **Call Reminders / Loan Reminders:**
   a) If you would like to have Loan Reminders, Click Utilities & comments. You can put in Date/Time Reminders for loans. In the Pipeline, your borrowers with reminders will turn Green to remind you to call them & then turn Red when you have missed the call reminder. To clear the reminder click Utilities – Comments - and Clear