

## New York Conventional, Conforming & Non-Conforming Submission Form

**Note:** This form is to be used for New York loan submissions only

<b>BROKER INFORMATION</b>		<b>TODAYS DATE:</b>	<b>EST. CLOSING DATE:</b>
Loan Officer:		Processor Name:	Contact Name:
Company Name / ID #:		Processor E-Mail:	Contact E-Mail:
Address:		Processor Phone:	Contact Phone:
City/State:			
<b>BORROWER INFORMATION</b>			
Borrower #1:		Borrower #2:	
Property Address:		Borrower Primary E Mail:	
City:	State:	Zip:	
<b>Product Code:</b>	<b>Loan Amount:</b>	<b>Interest Rate:</b>	
<b>LTV/CLTV:</b>	<b>Sales Price/Value:</b>	<b>Lock Expiration:</b>	
<b>Loan Program:</b> <input type="checkbox"/> Conforming <input type="checkbox"/> Non-Conforming <input type="checkbox"/> High Balance <input type="checkbox"/> DU Refi Plus <input type="checkbox"/> Freddie Relief <input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable			
<b>Loan Type:</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Refi (R/T) <input type="checkbox"/> Refi (Cash out)			
<b>Property Type:</b> <input type="checkbox"/> SFR <input type="checkbox"/> 2 Unit <input type="checkbox"/> 3-4 Units <input type="checkbox"/> PUD <input type="checkbox"/> CONDO (Ltd. project review) <input type="checkbox"/> Co-op** (NY & NJ Only & Conforming Only)			
<b>Occupancy Status:</b> <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property (Conforming Only)			
<b>Loan Term:</b> <input type="checkbox"/> 30 <input type="checkbox"/> 25 <input type="checkbox"/> 20 <input type="checkbox"/> 15 <input type="checkbox"/> 10			
<b>ARMs:</b> <input type="checkbox"/> 5/1 <input type="checkbox"/> 7/1 <input type="checkbox"/> 10/1		<b>Escrow Waiver:</b> <input type="checkbox"/> Yes Both or Taxes <input type="checkbox"/> Ins. <input type="checkbox"/>	
<b>LPMI:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>Lender-Paid Compensation:</b> <input type="checkbox"/> <b>or Consumer-Paid Compensation:</b> <input type="checkbox"/>			

\*\* For all Co-Ops, the below attorney is required to be used:

Peter W. Dengler, Attorney at Law  
25 West Red Oak Lane, 3<sup>rd</sup> Floor  
White Plains, NY 10604  
P: 914-729-0929 F: 914-729-0950

**Document Check List:** All documents should be fully executed. Missing or inaccurate documents will cause a delay in submission

*Brokers are responsible for issuing the initial Good Faith Estimate and all required State and Federal disclosures. TMS Funding will re-disclose upon acceptance of a complete loan submission. The Borrower(s) cannot be charged any fees other than a credit report fee until the Borrower receives their TIL from TMS Funding. If disclosures are sent via USPS, all other fees cannot be collected until the 4<sup>th</sup> business day.*

**All of the following are required for a full submission package. Incomplete submissions will not be reviewed by underwriting.**

- TMS Funding Forms – available on [www.tmsfunding.com](http://www.tmsfunding.com) "FORMS"
  - Conventional, Conforming & Non-Conforming Loan Submission Form
  - Broker Certification
  - Signed and Dated IRS Form 4506-T, must be typed
  - LDP/GSA Loan Participants Form
  - NY Specific Mortgage Broker Fee Agreement
- Completed Initial Typed 1003 - signed by Loan Officer and Borrower(s) if taken "face to face." Complete Government Monitoring section.
- Initial Good Faith Estimate (include Settlement Service Provider List)
- GFE Itemization
- Current GFE and Change Circumstance form, if changes have occurred prior to loan submission
- Borrowers Certification and Authorization
- Tri-Merge Credit Report within 90 days of application date
- Automated Findings (DU/LP) in Final Status and released to TMS Funding
- Income Documentation per AUS findings:
  - Salaried: Most recent paystub(s) dated within 30 days of application, and most recent W-2(s) or,
  - Self Employed/Commissioned/Use of Rental Income: Copies of the two most recent years 1040's with all schedules attached, signed and dated by borrowers, along with 1099s and K-1s, if applicable. Also two years business returns for Partnerships, S Corps and Corporations
- Asset Documentation per AUS- Bank Statements must have all pages and explanations for large deposits:
  - 2 months Bank statements or;
  - VOD (must accompany 1 month current bank statement) or;
  - Gift letter or;
  - Retirement funds.
- Purchase contract (if applicable): Must have current date (not expired,) include all addendums
- Broker Federal and State Disclosure Package (will not hold up loan from going to UW)
- Cover letter (recommended, not required)
- CEMA  Yes  No If yes, one of the two CEMA attorneys below is required to be used and will be assigned by TMS Funding:
 

Law Offices of Aaron I. Katsman, P.C. 65 Roosevelt Avenue, Suite 103 Valley Stream, NY 11581 P: 516-295-9680 F: 516-295-9685	Peter W. Dengler, Attorney at Law 25 West Red Oak Lane, 3 <sup>rd</sup> Floor White Plains, NY 10604 P: 914-729-0929 F: 914-729-0950
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NY Attorney Information:

Attorney Name:	
Phone Number:	
E-mail Address:	
Address:	

**Mortgagee Clause:**

Total Mortgage Services, LLC doing business as Total Group  
ISAOA, ATIMA  
326 W Main Street  
Milford, CT 06460

\*Attorney must be approved by TMS funding