

# Loan Estimate (LE) Request Form

Use this form **ONLY** to request Homeward prepare and deliver an initial Loan Estimate to your borrower(s). IF an LE was previously disclosed by you or Homeward use the Submission Request form to submit the loan file or a Change Request Form to request a revised LE be disclosed by Homeward.

**Requesting Homeward prepare and deliver the Initial LE:**

1.

Import or create your loan in Mortgagebot
2.

Review your 1003 to verify all data imported or was entered correctly
3.

Register and/or lock the loan
4.

Complete and upload the LE Request form under the ImageFlow label “LE - Broker Request Form”, along with all applicable required items listed on the LE Request Checklist and Fee Information below:
5.

Submit to “**Final**”
- NOTE:

•

Loan must be submitted to “**Final**” within 1 business day of the application date.

•

If Borrower does not provide the Intent to Proceed to the broker within 10 days, the loan will go through the Adverse Action process. The Intent can be received orally, electronically or written. Be sure to upload the Intent to Proceed to Imageflow within 10 days.

•

If the broker does not submit a complete file within 20 days of the Loan Estimate, the loan will go through the Adverse Action process. **Be sure to watch your dates.**

LOAN OFFICER NAME:

COMPANY:

BROKER PRIMARY CONTACT:

CONTACT PHONE:

CONTACT EMAIL:

HOMeward LOAN #:

EST. CLOSE DATE:

BORROWER NAME:

BORROWER EMAIL:

**LE Request Check List and Fee Information:**

\_\_\_

1003 – signed by loan officer

\_\_\_

Credit report or invoice reflecting fee *(Any subsequent fee increase due to an allowable COC must be re-disclosed within 3 days of event)*

\_\_\_

Service Provider List (SPL)

\_\_\_

Settlement Provider Fee sheet/Title Quote

\_\_\_

Settlement Provider is an Affiliate 

\_\_\_No \_\_\_Yes

; enter name as it is shown on the SPL

*(Provider must be listed on the SPL and corresponding Invoice is required prior to issuance of the CD)*

\_\_\_

3rd Party Processor 

\_\_\_No \_\_\_Yes

; if yes enter name as it will be shown on the invoice

*(Provider must be listed on the SPL and corresponding Invoice is required prior to issuance of the CD)*

\_\_\_

AMC

*(AMC that provided the appraisal fee quote)*

\_\_\_

MI required 

\_\_\_ No \_\_\_ Yes

; if yes enter MI Provider

\_\_\_

MI Quote *(Required for all loans with MI and eligibility quote must be from a Homeward approved MI provider)*

**PMI Product:** *(Select as applicable):*

\_\_\_

Borrower Paid Monthly

\_\_\_

Borrower Paid Single Premium

\_\_\_

Lender Paid Single Premium

**Broker Fees:**

\_\_\_

Origination/Broker Fee

\$

(do not include Lender Paid compensation amount)

\_\_\_

Credit Report Fee

\$

\_\_\_

Processing Fee

\$

\_\_\_

Appraisal Fee

\$

\_\_\_

Other

\$

\_\_\_

Other

\$

**Appraisal Type (Select as applicable):**

\_\_\_

FNMA 1004/FHLMC 70 – Uniform Residential Appraisal Report

\_\_\_

FNMA 1004/FHLMC 70 – Uniform Residential Appraisal Report – FHA (verify if additional pricing applies)

\_\_\_

FNMA 1073/FHLMC 465 – Condominium Appraisal Report form

\_\_\_

FNMA 1025/FHLMC 72 – Small Residential 2-4 Family Income Property

\_\_\_

FNMA 1004D/FHLMC 442 – Appraisal Update and/or Completion Report

\_\_\_

FHA Compliance Inspection Report / 92051 – for new construction

\_\_\_

FNMA form 216 – Operating Income Statement

\_\_\_

FNMA form 1007 – Single Family Comparable Rent Schedule

# Loan Estimate (LE) Request Form

**Title/Tax Questions:**

(Please answer all that apply for the property state)

Property State	Question	Answer
Alabama	Is this a modification of an existing deed of trust?	___No ___Yes
Alabama	Is the time to pay being extended or is the interest rate being changed?	___No ___Yes
Alabama	Is the amount of the loan increasing from the original loan amount?	___No ___Yes
Alabama	Is the Mortgagee a Federal Credit Union?	___No ___Yes
California	Is the recording exempt from the additional Real Estate Fraud Prosecution Trust Fund Fee pursuant to Cal Govt. Code 27388?	___No ___Yes
California	Does borrower already have an owner’s policy?	___No ___Yes
Connecticut	Is the document being recorded a Mortgage Electronic Registration Systems (MERS) document?	___No ___Yes
District of Columbia	Is the property class 1 improved, occupied and used exclusively for non-transient residential dwelling purposes?	___No ___Yes
Florida	Mortgage Tax: Is the refinanced debt a modification of the original debt Instrument?	___No ___Yes
Florida	Intangible Tax: Is the debt to be refinanced with the same lender or assignee of that debt?	___No ___Yes
Florida	Is the Mortgage a Federal Credit Union?	___No ___Yes
Georgia	Is the debt to be refinanced with the same lender and the original borrower (must be all of the original borrowers if more than one)?	___No ___Yes
Georgia	Is the whole of the principal of the note due within 3 years or less from the date of the note or from the date of the instrument executed to secure the note?	___No ___Yes
Georgia	Is the Mortgagee a Federal Credit Union?	___No ___Yes
Kansas	Is the debt to be refinanced with the same lender?	___No ___Yes
Kansas	Is the Mortgage Registration Fee Affidavit included with this recording?	___No ___Yes
Louisiana	Was the previous policy your own owner’s policy?	___No ___Yes
Maryland	Is book & page of prior mortgage included with this recording	___No ___Yes
Maryland**	Is this property solely a principal residence?	___No ___Yes
Maryland**	On this refinanced, has the original purchase money mortgage been on record for more than 12 months?	___No ___Yes
Maryland	Is the property a non-principal residence and is the borrower the same or has the borrower assumed this debt from the previous mortgagor?	___No ___Yes
Maryland	Is this a modification or supplement of an existing Mortgage?	___No ___Yes
Maryland	Is the Deed of Trust being recorded an Indemnity Deed of Trust?	___No ___Yes
Michigan	Is the loan being refinanced with the same lender?	___No ___Yes
Minnesota	Is this refinanced debt an alteration of the original amount of debt?	___No ___Yes
Missouri	Is this refinanced debt an alteration of the original amount of debt?	___No ___Yes
Nevada	Is the loan being refinanced with the same lender?	___No ___Yes
Oklahoma	Is this refinanced debt an alteration of the original amount of debt?	___No ___Yes
Oklahoma	Is the Mortgagee a Federal Credit Union?	___No ___Yes
Tennessee	Is this Modification of the existing debt?	___No ___Yes
Utah	Is this document subject to RESPA and does it contain the acronym RESPA in at least 16 point font on the first page of the document	___No ___Yes
Virginia	Is the book & page of prior mortgage included with this recording	___No ___Yes

**\*\*Note:** In the state of Maryland, a borrower may qualify for a discounted mortgage tax if these questions can be answered with a “Yes”. If you are not positive the answers are “Yes” your title quote should reflect the undiscounted mortgage tax amount.

**Required Action for Submission**

You must select **“Final”** under the **“Actions”** tab in Mortgagebot to submit the file for initial LE disclosure **AND** again for any resubmission if the file was released for corrections and/or resubmission for underwriting. Questions regarding submission [submissions@homewardfunding.com](mailto:submissions@homewardfunding.com)