

Expanded Access Loan Submission Form



CLIENT INFORMATION																							
Company Name				District Director																			
Loan Officer				LO Email																			
Processor				Processor Email																			
Contact Phone				Other Contact																			
Affiliate Charges		Yes No		Amount of Affiliate Charge		\$																	
LOAN INFORMATION																							
Loan Purpose				EA Product Type		Loan Amount		\$															
Loan Term				Occupancy Status		Interest Rate		% LTV															
Rate Locked		Yes No		If yes: Lender Paid Borrower Paid		Escrows:		Yes No Escrows Required For:															
BORROWER(S) INFORMATION																							
Borrower 1				Borrower 2																			
Borrower 1 Email				Borrower 2 Email																			
Borrower 1 Mailing Address				Borrower 2 Mailing Address																			
Borrower 3				Non-Borrowing Spouse or other property owners with rescission rights																			
Borrower 3 Email				Name(s)																			
Borrower 3 Mailing Address				Email Address																			
				Mailing Address																			
Method of Delivery of Initial Loan Estimate				Emailed		Mailed		Hand Delivered		E Delivered		Other											
Method of Delivery Loan Estimate #2				Emailed		Mailed		Hand Delivered		E Delivered		Other											
If postal mail is chosen, 3 days are required for delivery																							
PURCHASE AGREEMENT CONTACT INFORMATION																							
Buyer's Real Estate Company:				Seller's Real Estate Company:																			
State License ID:				State License ID:																			
Buyer's Real Estate Agent:				Seller's Real Estate Agent																			
Agent State License ID:				Agent State License ID:																			
Mailing Address:				Mailing Address:																			
Agent Email:				Agent Email:																			
Agent Phone Number:				Agent Phone Number:																			
PROPERTY INFORMATION																							
Property Address																							
Property City				Property State				Property zip															
Property Value		\$		Property Type																			
REQUIRED DOCUMENTS FOR SUBMISSION (If applicable)						ADDITIONAL DOCUMENTATION THAT MAY BE NEEDED (If applicable)																	
<div>Purchase Agreement</div> <div>Credit Report</div> <div>Supplemental Credit</div> <div>VOM's and VOR's</div> <div>LOX notes to UW</div> <div>HOI dec page (if refinance)</div> <div>LOX from borrowers(s) inquiries, derogatory credit, etc</div> <div>HOA Cert</div> <div>1003 – Initial</div> <div>1003 – Updated</div> <div>Flood Cert (GMFS to order)</div> <div>Any Docs regarding BK, Divorce, etc</div>						<div>Fee Worksheet</div> <div>Executed disclosures</div> <div>Borrowers(s) most recent VOE, Pay stub, & 2 years W-2s</div> <div>Borrower(s) Misc income docs – child support, SSI, etc</div> <div>Borrower(s) Assets</div> <div>Joint Assets</div> <div>Gift Letters & Associated documentation</div> <div>See "Options on EA Documentation" -right otherwise:</div> <div>Most recent 2 years Personal & Business Tax Returns – ALL schedules are required</div>						<div>Rate lock</div> <div>Payoffs</div> <div>Title</div> <div>Flood Insurance Dec Page</div> <div>Canceled EMD check Termite Cert</div> <div>Appraisal Report</div> <div>2nd Appraisal Report HVCC</div>						<div>Options on EA Documentation</div> <div>Asset Utilization</div> <div>(Considered Full Doc) Requires: 6 Months Bank Statements</div> <div>Note: No Income Support Documentation Required</div> <div>Express Doc</div> <div>(Considered Alt Doc) Requires: 1 Year Personal & Business Tax Returns</div> <div>YTD Profit & Loss Statement</div> <div>Credit Event</div> <div>(Considered Full Doc) Requires: Standard Documentation</div>					

Note: Investor must clear appraisal.
Appraisal must be submitted to:
Jumboappraisals@gmfslending.com
Indicate here if the appraisal has been emailed to this email address
☐ Yes ☐ No

**GMFS Fee on
Expanded Access Loans
\$999 Underwriting Fee**

