

SUBMISSION FORM

Brokerage		Brokerage Address	
Loan Officer	Email	Processor	Email
Telephone ()	LO Cell Phone ()	Processor Phone ()	Fax ()
Borrower		Loan Amount \$	FICO
Property Address			
Total Cost \$	Appraisal Value \$	Cash to Close \$	LTV/LTC (Loan to Value/Loan to Cost) %
Property Type - Primary Res, 2nd home	Construction Loan Term Months	Build Type <input type="checkbox"/> Contractor <input type="checkbox"/> Owner Builder	Title to Lot - Own Outright? <input type="checkbox"/> Yes <input type="checkbox"/> No

SUBMISSION CHECKLIST

BROKER INFORMATION for a 2-Time Close

- 1 Broker Submission Form
- 2 Broker Fee Sheet
- 3 Initial 1003/URLA
- 4 1008
- 5 Credit Report (within 60-days of submission)
- 6 Long-Term Approval (DU or LP)
(U/W Approval for Jumbo Loans)
- 7 Full Written VOE if using Bonus or Overtime
- 8 Signed Borrower's Authorization

BORROWER INFORMATION

- 1 Initial 1003/URLA
- 2 2-years Personal Federal Tax Returns
- 3 2-years Business Returns with all schedules and K1's - if self-employed
- 4 2-years W2's or 1099's
- 5 1099's & Awards letter for SS/Retirement
- 6 30-days Most Current Paystubs
- 7 60-days Current Bank Stmts ALL Asset Acnts
- 8 Copies of Photo ID (for investor membership)
- 9 Purchase Agreement for lot or Final Lot CD/SS
- 10 Fully Executed Construction Contract
- 11 Finalized Cost Breakdown
- 12 Electronic Copy of Finalized Plans
- 13 Contact information for Hazard Insurance - Course of Construction

BUILDER INFORMATION

- 1 Fully Completed Builder Questionnaire
- 2 Builder General Liability Insurance Contact Info
- 3 Builder Worker's Comp Insurance Contact Info
- 4 Contractor's License

OWNER/BUILDER INFORMATION

- In addition to "Borrower Information"
- 1 Owner/Builder Letter outlining resume of borrower's experience to act as owner/builder to include what past experience in construction, project management, what resources using, consultants on project, etc..
 - 2 Detailed list of all construction costs that will be contracted out and those that will be completed by homeowner
 - 3 \$500,000 Liability Insurance

IMPORTANT INFORMATION

Brokers are responsible for disclosing to your borrowers

This is an Interest-Only loan with a separate interest rate that is different from the Long-Term loan

Please note the interest rate and term in the information that will be sent by CCS Loans

Borrower Subject to Investor Membership Eligibility



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