



Wholesale FHA Purchase & Qualifying Refi Submission Form

Broker Information

Please type or write legibly so that all correspondence is sent to the correct parties.

IMPAC AE:		Impac FHA Lender ID# 3086500000
Broker Name:		Email:
Loan Officer:	Phone:	Email:
Processor:		Email:
Processor:	Phone:	Email:
Broker Address:		

Loan Information

Borrower First Name/Last Name: _____
 Co-Borrower First Name/Last Name: _____
 Borrower email: _____ Co-Borrower email: _____
 FHA Product Code: _____ Interest Rate: _____
 Loan Term: 30 yr 15 yr _____ Lock yes no
 Purpose: Purchase Rate/Term Cash-Out Refinance
 Occupancy: O/O Second Home Non-Owner
 Property Type: Single-Family 2-4 unit Condo PUD Manufactured Home
 CEMA (NY Only) Yes No
 Loan Amount: \$ _____ Appraised Value: \$ _____ Sales Price: \$ _____

Big 6

BIG 6 received on: _____ (Borrower's name, income, SSN, property address, est. value and the mortgage loan amt.)
 Impac Mortgage Corp's Bona Fide Discount Point, and offered the borrower PAR pricing or if not available next available premium Pricing as the starting adjust rate.

Impac to issue LE

Signed 1003 by Borrower & LO w/NMLS ID Initial Fee Worksheet/ALTA statement

Compensation Type

Borrower Paid **Lender Paid** **Lender Fees Locked to Rate**

Submission to Include, but not limited to the following:

Use **TPO Encompass** to upload a complete FNMA 3.2 File

Minimum Submission Requirements

AUS Results: DU LP Manual Initial 92900a (signed by both borrower & LO)
 1003 must be signed and dated by Borrower & LO w/NMLS ID Credit Report associated to AUS (90 Days old)
 Non-borrowing spouse credit report for community property state.
 Salaried -Current Paystubs with YTD income, W2's (per AUS) **Retired**- Award Letters or Taxes
 Self Employed -**Previous 2 Years signed 1040 with all schedules (per AUS)**
 Bank Statements (Purchases Only) Purchase Contract (Purchases Only)
 FHA Case Assignment Request Form

Provide if applicable or available

Mortgage Payoffs (must have for refi) FHA LT Escrow Instructions (Southern California Only)
 Divorce Decree/Separation Agreement VOR/VOM Bankruptcy papers
 Document all REO properties with Mortgage Statements, Taxes, HOA dues, Owned Free & Clear
 YTD Profit & Loss Statement Rental Income (Current Lease Agreement) SS/Fixed Income
 documentation (award letters, 1099, verified deposits) Homeowners and Flood Insurance
 Retirement or investment account statements Letter from CPA/business license confirming 2 years Self Employment
 Appraisal (if available) Condos & PUD's (Master policy & HO6)

Disclosures

92900b Important Notice to Homebuyer Notice to Homeowner Regarding Assumption Informed Consumer Choice Disc
 HUD Appraised Value Disclosure EEM Disclosure FHA Identity of Interest Certification
 Net Tangible Benefit Disclosure (if applicable) Amendatory Clause (if applicable)
 For Your Protection: Get a Home Inspection Broker Disclosures Package & State Specific Disclosures

Loans Already Disclosed

Impac will assume the loan submitted to the previous lender was cancelled or declined
 Impac will issue a Loan Estimate using the process noted above subject to subject to the following conditions:
 Broker will submit a new Wholesale submission form with an updated Application date (BIG 6 Date)
 Broker will obtain a new 1003 dated within 24 hours of obtaining the BIG 6
 Broker will issue revised broker disclosures reflecting new BIG 6 date