

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	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	
<input type="checkbox"/>	1 FannieMae 3.2 File
<input type="checkbox"/>	2 Broker Submission Form
<input type="checkbox"/>	3 Broker Fee Sheet
<input type="checkbox"/>	4 Intial 1003 Signed by LO and Borrower
<input type="checkbox"/>	5 1008
<input type="checkbox"/>	6 Credit Report (within 60-days of submission)
<input type="checkbox"/>	7 Long-Term Approval (DU or LP) (U/W Approval for Jumbo Loans)
<input type="checkbox"/>	8 Full Written VOE if using Bonus or Overtime
<input type="checkbox"/>	9 Signed Borrower's Authorization

BUILDER INFORMATION	
<input type="checkbox"/>	1 Fully Completed Builder Questionnaire
<input type="checkbox"/>	2 Builder General Liability Insurance Contact Info
<input type="checkbox"/>	3 Builder Worker's Comp Insurance Contact Info
<input type="checkbox"/>	4 Contractor's License

OWNER/BUILDER INFORMATION	
In addition to "Borrower Information"	
<input type="checkbox"/>	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..
<input type="checkbox"/>	2 Detailed list of all construction costs that will be contracted out and those that will be completed by homeowner
<input type="checkbox"/>	3 \$300,000 Liability Insurance

BORROWER INFORMATION	
<input type="checkbox"/>	1 Initial 1003 Signed by Borrower
<input type="checkbox"/>	2 2-years Personal Federal Tax Returns
<input type="checkbox"/>	3 2-years Business Returns with all schedules and K1's - if self-employed
<input type="checkbox"/>	4 2-years W2's or 1099's
<input type="checkbox"/>	5 1099's & Awards letter for SS/Retirement
<input type="checkbox"/>	5 60-days Bank Statements
<input type="checkbox"/>	6 Copies of Photo ID
<input type="checkbox"/>	7 Purchase Agreement for lot or Final Lot HUD
<input type="checkbox"/>	8 Fully Executed Construction Contract
<input type="checkbox"/>	9 Finalized Cost Breakdown
<input type="checkbox"/>	10 Electronic Copy of Finalized Plans
<input type="checkbox"/>	11 Contact information for Hazard Insurance - Course of Construction

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	



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