

Submit your loan files via our Partner Portal at partners.quorumfcu.org/partner-portal

New users ready to submit a loan file, please visit our site at partners.quorumfcu.org/partner-portal to register and gain access and user credentials. Please note: Incomplete loan files will result in decline or suspension and turn times will be delayed

Please contact your Mortgage Account Executive for more information.

Email: mortgagesales@quorumfcu.org

| Borrower Contact Information | | Partner Information (Please complete with submitting Broker/Lender info) | | | |
|---|--|--|------------------------------|-----------|-------|
| Borrower Name: | Company Name: | Loan Officer Branch NMLS #: | | | |
| Best Contact #: | Company NMLS: | Loan Officer Name: | | | |
| Borrower Email: | | Loan Officer NMLS #: | | | |
| Co-Borrower Name: | Processor Name: | Loan Officer Telephone #: | | | |
| Best Contact #: | Processor Email: | Loan Officer Email: | | | |
| Co-Borrower Email: | Processor Telephone #: | | | | |
| Loan Scenario Details | | | | | |
| Loan Purpose | Occupancy Type: | | | | |
| Simultaneous Purchase | Primary Residence | Second/Vacation Home | Investment Property | | |
| Simultaneous Refinance | Property Type 3-4 units are not eligible at this time. | | | | |
| Standalone Transaction | Single Family | PUD | 2 Unit | 3-4 Units | Condo |
| 1st Mtg Loan Amount/Current Balance: | FICO: | LTV/CLTV: | Post-closing Asset Reserves: | | |
| | Are any borrower's non-permanent resident aliens? | | | Yes | No |
| HELOC Amount Requested: | For owner occupied transactions, are all borrowers occupying the residence? | | | Yes | No |
| Estimated HELOC funds to be used at closing: | Previous Foreclosure, Bankruptcy, Deed-in-Lieu, Pre-Foreclosure, Short Sale? | | | Yes | No |
| | Modification, Deferment or Forbearance in the last 3 years? | | | Yes | No |
| Estimated Property Value: | | | | | |
| Income being used to qualify: | | | | | |
| W-2 Salary/Hourly | Bonus/Commission/Overtime | Self Employed/1099 | Social Security | | |
| Pension/Distribution | Rental | Stock/Dividend/Capital Gain | Alimony/Child Support | | |
| Important Dates | | | | | |
| Signing Date (Dry State): | Closing Date: | Funding Date: | | | |
| Contingency Date: | Rate Lock Expiration. Date: | | | | |
| Title Company/Escrow Agent Information: Quorum will order closing services on all standalones unless notified otherwise. | | | | | |
| Title Company Name: | Title Company Contact #: | Title Company Email: | | | |
| Escrow Agent Name: | Escrow Agent Contact #: | Escrow Agent Email: | | | |
| Comments: | | | | | |
| Items Needed for Initial Conditional Approval (Incomplete loan files will result in decline or suspension and turn times will be delayed) | | | | | |
| Simultaneous Purchases/Refinances | | | | | |
| Mismo 3.4 File upload to Quorum Portal | Completed Loan File Submission Form | Income Docs – per AUS/FNMA guidelines | | | |
| Contract of Sale and EMD check copy | Copy of Lenders Appraisal (if applicable) | 1003/1008- URLA Lender page included | | | |
| Asset Docs (if applicable per guidelines) | Mortgage Statements, Taxes and Insurance | AUS Findings (if applicable) | | | |
| ID Form (Driver's License, Passport, Etc.) | Preliminary Title Report (id available) | Executed Home Equity Acknowledgment Form | | | |
| Standalone | | | | | |
| Mismo 3.4 File upload to Quorum Portal | Completed Loan File Submission Form | Asset Docs (if applicable per guidelines) | | | |
| 1003/1008- URLA Lender page included | Mortgage Statements, Taxes, and Insurance for all REO's owned | Executed Home Equity Acknowledgment Form | | | |
| Income Documents: Salaried Borrower | Two most recent consecutive paystubs | Last 2 years W2s | | | |
| Income Documents: Variable Pay | Two most recent consecutive paystubs | Last 2 years W2s Last 2 years year-end paystubs | | | |
| Income Documents: Self-Employed | Most recent 2 years filed tax returns (personal & business) | Proof of Extension (if applicable) | | | |
| Income Documents: Rental Income | Most recent year filed tax returns | | | | |
| Recently Closed 1st Mortgage in the last 60 days: Please provide: Final CD, Executed Notes, Copy of appraisal if required (Must be dated within 120 days of our close date in order to consider) | | | | | |
| Mortgagee Clause for HOI & Flood Insurance: Quorum Federal Credit Union, ISAOA ATIMA, C/O Central Loan Administration and Reporting, PO BOX 202028 Florence, South Carolina 29502-2028 | | | | | |
| Mortgagee Clause for title: Quorum Federal Credit Union, ISAOA ATIMA, 2500 Westchester Avenue, Suite 113, Purchase, NY 10577 | | | | | |