

Please complete this submission form and include all minimum submission requirements. Once all items have been submitted within the portal, we will issue disclosures and send the loan to underwriting.

Thank you for your submission!

CONTACT INFORMATION

Broker: _____ Account Executive: _____
Main Contact for decisions/questions below:
 Contact: _____ Phone: _____
 Title: _____ Email: _____

BORROWER(S) AND PROPERTY INFORMATION

Borrower: _____ Co-Borrower: _____
 Borr. Email: _____ Co-Borr. Email: _____
 Subject Property: _____

REGISTRATION INSTRUCTIONS – DISCLOSURE AND LOAN ESTIMATE

- Loans must be registered using the secure [Broker Portal](#) on our website by uploading your Fannie 3.4 file.
- Luxury Mortgage Corp (“LMC”) will issue an initial disclosure package to the borrower.
- Registration must occur within 24 hours of the application date listed on the broker’s application. If the application is dated more than 24 hours prior to registration or the documentation is incomplete, the loan will not be accepted.
- If there are bona fide third-party fees on a Lender Paid transaction or additional Broker Fees on a Borrower Paid transaction, then an Itemization of Broker Fees MUST be included with the registration package. If no, itemization of Broker Fees is included, and the initial LE is generated and sent; these fees will not be allowed later.

MINIMUM SUBMISSION REQUIREMENTS

- Complete the Loan Action Form within the [Broker Portal](#) (See Loan Action Form Guide) If the response is “yes” to the Affiliated Business relationship question on the Loan Action Form, an Affiliate Business disclosure will be required
- Broker to re-issue credit report into Broker Portal
- Initial Application signed by LO to be completed within 24 hours – Application to be fully complete include all R.E.O related information.
- Purchase Contract (If applicable) signed by all parties with all attachments and addendums
- Complete copies of the current lease(s) for the subject property (if applicable)
- Completed [5-10 Unit DSCR Worksheet](#)
- New York attestation to be completed on New York Transactions only.

THE FAST PASS (ADDITIONAL DOCUMENTATION REQUIRED)

- The FAST PASS speeds up your loan process. When you submit a completed DSCR package, we’ll provide an initial underwriting review within 24 hours. A completed package means all requirements are met, ensuring a quick and efficient approval.
- A commercial appraisal that is USPAP compliant performed by an appraiser with certification for Multi-Unit (Form FHMLC 71A, FNMA 1050) is required, including rent roll, map, and income-expense statement - Transferred appraisals are not allowed.
- If the borrower is currently renting their primary residence, the most recent 12-month canceled rent checks and a copy of the lease. OR VOR from a professional management company.
- Documentation to support 12-month landlord history if the borrower does not meet the landlord history waiver. (See Underwriting Guidelines)
- Most recent two months’ asset statements (if applicable)
- Gift letter and gift documentation (if applicable)
- Most recent mortgage statement for all financed properties
- Provide all documentation needed for closing in an entity: Articles of Organization, Operating Agreement, Unanimous Consent & Resolution to Borrow, SS-4 form, and Certificate of Good Standing.

LMC Non-QM Fees: <u>All States except NJ:</u> Underwriting Fee - \$1,395 Doc Prep Fee - \$295 <u>Fees for NJ:</u> Commitment Fee - \$1,690	<u>Other Fees:</u> Flood Cert - \$12.50 Credit Report - \$50	LMC Mortgagee Clause: ISAOA ATIMA Four Landmark Sq. Suite 300 Stamford, CT 06901	LMC Contacts: For General Inquiries Corporate Office Phone: (888)458-6267 Lock Desk Email: lockdesk@luxurymortgage.com
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Commercial fees (Estimated):
 BPO: \$450
 NY Attorney Fee (estimated): \$3,500 to \$5,000
 All other states Attorney Review Fee (estimated): \$1,445