

[Click to clear form fields.](#)

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!

Program: Simple Access Prime

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 the initial and all subsequent Loan Estimates (“LE”). Brokers should not issue a LE to the borrower(s) at application. Upon receipt of the complete submission package, LMC will generate the LE and initial lender disclosures.
- Registration must occur within 24 hours of the application date listed on the 1003. 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 1003 signed by LO to be completed within 24 hours.
- 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 [Investor Cash Flow Debt Service Coverage Ratio 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.
- 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 completed copy of Referring Party – Broker Attestation if the subject property is located in New Jersey, New York, or Pennsylvania.
- Provide all documentation needed if closing with vesting 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>Other Fees:</u>	LMC Mortgagee Clause:	LMC Contacts: For General
<u>All States except NJ:</u>	Flood Cert - \$12.50	ISAOA ATIMA	Inquiries
Underwriting Fee - \$1,395	Credit Report - \$50	Four Landmark Sq.	Corporate Office Phone:
Doc Prep Fee - \$295	TX Attorney Review - \$210	Suite 300	(888)458-6267
<u>Fees for NJ:</u>	CDA Fee - \$200	Stamford, CT 06901	Lock Desk Email:
Commitment Fee - \$1,690			lockdesk@luxurymortgage.com