

[Click to clear form fields.](#)

Please complete this submission form and include all minimum submission requirements. Once all items have been submitted within the Broker 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 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 not, the 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
- Provide 1 year of Profit and Loss statements.
- If utilizing supplemental income, additional income documentation is required by the full documentation program. Tax returns are not required to be uploaded.
- If Tax Preparer that prepared the P&L did not file the borrower's most recent personal and business returns, provide 2 months of business bank statements.

THE FAST PASS (ADDITIONAL DOCUMENTATION REQUIRED)

- The FAST PASS speeds up your loan process. When you submit a completed Bank Statement 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.
- Provide the most recent two months' asset statements (if applicable), and if a gift is being utilized, provide gift documentation.
- If the borrower is currently renting their primary residence, provide the most recent 12-month canceled rent checks or VOR (Verification of Rent) from a professional management company.
- Provide copies of the most recent mortgage statement, property tax bill, homeowner's insurance, and/or homeowners association dues statement for all properties owned.
- Provide a letter of explanation for all credit inquiries and any other addresses reporting on the credit report.
- Include the Divorce Decree/Separation agreement (if applicable).
- Provide the following documents if the property is a condo: [questionnaire](#), budget, master insurance certification, and any other documentation required by Underwriting Guidelines.
- Provide all necessary documentation if closing with vesting in an entity, including 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:
<u>All States except NJ:</u>	Flood Cert - \$12.50	ISAOA ATIMA	For General 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