

BROKER LE REQUEST FORM

Submission Date:	Application Date:	Loan #:
Broker /Processor:		
Borrower:		
Co-Borrower:		
Subject Property:		
Account Manager:		Account Executive:

Main Contacts:

Submission	submission@cslending.com	Efax: (562) 741-0958
Pricing/Lock & Doc	pricing@cslending.com	Efax: (562) 741-0943
Broker Approval	brokerapproval@cslending.com	

Your Initial LE Disclosure Request must be submitted to us within 24hrs of taking an application from borrower(s)

APPLICATION DEFINITION:

Application definition has been changed to consist of the 6 core items from the previous regulation. Those are:

1. Consumer's Name 2. Consumer's Income 3. Social Security Number to obtain Credit Report
4. Property Address 5. Estimate Value of Property 6. Mortgage Loan Amount sought.

An application is considered complete when all 6 items are provided. Timeline for disclosures begins on that date.

- No fee's may be imposed on the borrower before the borrower has received the Loan Estimate and indicated an intent to proceed with the transaction
- Exception for a bona fide and reasonable fee for obtaining the borrower's credit report
- Signing the LE does not indicate an intent to proceed.
- Payment info may NOT be requested or held until the intent to proceed is provided.

<input type="checkbox"/> Point File (PCF)	<input type="checkbox"/> Initial Fees Worksheet
<input type="checkbox"/> Borrower Certification & Authorization	<input type="checkbox"/> Settlement Service Provider List
<input type="checkbox"/> Signed Initial 1003 Application & 1008	<input type="checkbox"/> Broker Credit Report *if one was pulled

- ❖ It is the originator's responsibility to provide all applicable regulatory disclosures. All loans must be in full compliance with CFPB's TRID requirements.
- ❖ NOTE: On all Purchase Transactions, Broker/Originator is to provide borrower the HOME LOAN TOOL KIT / CHARM booklet (if applicable) for Adjustable Rate Mortgages at the time the Application is taken or within 3 days of Application.