



Section 1: Lender Information

Mortgage Company: Date:
Contact Person: Originator:
Direct Line: Email:

Section 2: Applicant Required Documents

Applicant: Phone Number: Email:
Co-Applicant: Phone Number: Email:

The items marked Required are RESPA requirements and must be included/completed to be compensated.
If you do not send the Required items with this initial package and we do not receive them prior to closing, we will request these from the applicant and will be unable to compensate you for this application.

- 1003 (Terms of the new First American Bank application) Required
1008 Required
Flood hazard determination (order from FAB's vendor, in First American Bank's name) Required
Financials: Pay Stubs W2's Tax Returns Required
Signed Applicant's Authorization Required
I educated the borrower in the home buying (if applicable) and financing process, explained the different types of loan products available, and demonstrated how closing costs and monthly payments can vary under each product. Required
I assisted the borrower in understanding and clearing credit problems. Required
Home owners insurance binder
Appraisal (All appraisals will be reviewed by an approved FAB appraiser.)
Copy of current 1st Mortgage Statement
Purchase Agreement (if applicable)
FFIEC.gov report verifying the borrower resides in a Low or Moderate Income Census Tract (\$150 additional compensation to Broker for additional services provided)

Instructions:
1. Please complete in full the details in Sections 1, 3, 4 and 5.
2. Loan Originator: Sign and date at the bottom of the page.
3. Return the completed form and required documents from Section 2 to:
First American Bank
Liaison Lending Group
Email: LLG@firstambank.com

Section 3: Loan Details (Must be completed in full)

Requested Loan Amount: \$ Requested Loan Product: Rate Quoted: # of mos.
Back-End D/I Ratio (when calculating a pmt. on our line of credit use 1.0% of the line amount as the monthly pmt.)
Gross Monthly Debts(including our loan) / Gross Monthly Income = Debt to Income Ratio
1st Mortgage Balance + New Loan Amount / Value of Home = Loan to Value Ratio

Section 4: Loan Purpose (Check all that apply and specify amount)

- Consolidation: \$ (please ensure 1003 indicates which debts are being paid)
Home Improvements: \$ Improvements being made:
Reserves: \$
Refinance Existing Lien: Balance of existing lien \$ refer to next box
Purchase Money 2nd: Refer to next box
Other: \$

Section 5: Closing Details (Check all that apply and specify amount)

Do you have a 1st mortgage application in process?: Yes No Is our loan closing simultaneously?: Yes No
Have you submitted this request to another Home Equity lender?: Yes No
Purchase Money Second Refi Second
Purchase Price: \$ New 1st Mtg Amt : New 1st Mtg Payment: \$ PITI
Closing Date: Closing at: Title Company: First American Bank Branch

If Purchase Money, please forward Title upon receipt.

By signing below, I certify that I have actually performed the services indicated above. I also certify that I have received no other compensation from the borrower or the seller, for my work on this loan, and that I have retained no portion of any closing costs with respect to the loan.

Loan Originator's Signature Date

Loan Originator's Name (Please print or type) Loan Originator's Identifier-NMLS# Loan Originator's Phone #