

<b>TEAM RED</b>	<b>TEAM BLUE</b>
Email:teamrednewfiles@interbankwholesale.com FAX: 847-574-8125 Appraisals: teamredappraisals@interbankwholesale.com	Email: teambluenewfiles@interbankwholesale.com FAX: 847-574-8126 Appraisals: <a href="mailto:teambblueappraisals@interbankwholesale.com">teambblueappraisals@interbankwholesale.com</a>
<b>TEAM GREEN</b>	IBMC Loan #: _____ Est. Close Date: _____
Email:teamgreennewfiles@interbankwholesale.com FAX: 847-574-8247 Appraisals:teamgreenappraisals@interbankwholesale.com	
Submitting Broker:	Phone:
Broker Contact:	Email:
FAX:	
Borrower:	Borrower Email:
<b>Mortgage Clause:</b> Interbank Mortgage Company ISAOA/ATIMA 3200 Doolittle Drive Northbrook, IL 60062	<b>Program:</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Rate & Term <input type="checkbox"/> Cash Out <input type="checkbox"/> Streamline w/ Appraisal <input type="checkbox"/> Streamline w/o Appraisal

**Required Underwriting Submission Documents for FHA Loans:**

<p><b>FHA Purchase:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (HUD 92900-LT)</li> <li><input type="checkbox"/> HUD/VA Addendum to loan application (HUD 92900A signed by borrower &amp; Loan officer)</li> <li><input type="checkbox"/> FHA Case Number Assignment &amp; CAIVRS ( Assigned to Interbank Mortgage)</li> <li><input type="checkbox"/> Evidence of Social Security Number</li> <li><input type="checkbox"/> Termite Inspection</li> <li><input type="checkbox"/> Well/Septic Inspection</li> </ul> <p><b>Disclosures:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Important Notice to Homeowner regarding Assumption</li> <li><input type="checkbox"/> Important notice to Homebuyer (HUD Form 92900 B)</li> <li><input type="checkbox"/> Informed consumer choice</li> <li><input type="checkbox"/> For Your Protection &amp; Signed acknowledgment form</li> <li><input type="checkbox"/> Amendatory Clause &amp; Real Estate</li> <li><input type="checkbox"/> Identity of Interest Certification</li> </ul>	<p><b>FHA Refinance:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (HUD 92900-LT)</li> <li><input type="checkbox"/> HUD/VA Addendum to loan application (HUD 92900A signed by borrower &amp; Loan officer)</li> <li><input type="checkbox"/> FHA Case Number Assignment &amp; CAIVRS ( Assigned to Interbank Mortgage)</li> <li><input type="checkbox"/> Evidence of Social Security Number</li> </ul> <p><b>Disclosures:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Important Notice to Homeowner regarding Assumption</li> <li><input type="checkbox"/> Important notice to Homebuyer (HUD Form 92900 B)</li> <li><input type="checkbox"/> Informed consumer choice</li> </ul>	<p><b>FHA Streamline with and without an Appraisal:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (HUD 92900-LT)</li> <li><input type="checkbox"/> HUD/VA Addendum to loan application (HUD 92900A signed by borrower &amp; Loan officer)</li> <li><input type="checkbox"/> FHA Case Number Assignment (Assigned to Interbank Mortgage)</li> <li><input type="checkbox"/> Evidence of Social Security Number</li> <li><input type="checkbox"/> Payoff Statement</li> <li><input type="checkbox"/> Copy of Existing Note &amp; HUD 1</li> </ul> <p><b>Disclosures:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Important Notice to Homeowner regarding Assumption</li> <li><input type="checkbox"/> Important notice to Homebuyer (HUD Form 92900 B)</li> <li><input type="checkbox"/> Informed consumer choice</li> </ul>
<p><b>Credit Package Requirements</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> IBMC Lock Confirmation</li> <li><input type="checkbox"/> 2010 GFE, Initial Fees Work Sheet, Service Provider List, and signed Notice of Intent</li> <li><input type="checkbox"/> DO Findings released to IBMC (if applicable)</li> <li><input type="checkbox"/> Final Loan Application</li> <li><input type="checkbox"/> Initial Loan Application</li> <li><input type="checkbox"/> Credit report &amp; Supporting documentation</li> <li><input type="checkbox"/> Payoff Statement (if applicable)</li> <li><input type="checkbox"/> Signed 4506T</li> <li><input type="checkbox"/> Income documentation (as applicable &amp; per AUS findings)</li> <li><input type="checkbox"/> Asset documentation (as applicable &amp; per AUS findings)</li> <li><input type="checkbox"/> Real Estate Contract (if applicable)</li> <li><input type="checkbox"/> Appraisal Report ( if available for initial submission)</li> <li><input type="checkbox"/> Condo Questionnaire &amp; Supporting documentation ( if applicable)</li> <li><input type="checkbox"/> Preliminary Title with 12 month chain of title</li> </ul>		<p><b>Disclosure Requirements:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Borrower Authorization</li> <li><input type="checkbox"/> Mortgage Loan Origination Agreement</li> <li><input type="checkbox"/> Service Transfer Disclosure</li> <li><input type="checkbox"/> Equal Credit Opportunity Act</li> <li><input type="checkbox"/> Patriot Act Disclosure</li> <li><input type="checkbox"/> Escrow Statement Disclosure</li> <li><input type="checkbox"/> ARM Disclosure (if applicable)</li> <li><input type="checkbox"/> Net Tangible Benefit (if applicable)</li> <li><input type="checkbox"/> Good Faith Estimate ( with YSP disclosed to the borrower)</li> <li><input type="checkbox"/> Truth In Lending Disclosure</li> <li><input type="checkbox"/> All other State &amp; Federal Required Disclosures</li> </ul> <p><i>Reminder: All disclosures are required to be signed by the borrowers and dated.</i></p>

