

IBC Broker Submission Form

CERTIFICATION STATEMENT:

***** VERY IMPORTANT- IN ORDER TO PROCESS, THIS SECTION MUST BE COMPLETED! *****

1. NAME OF THE SUBMITTER IS **REQUIRED** BELOW IN ORDER TO PROCESS THE LOAN REQUEST.
2. IN ORDER FOR IBC FIRST EQUITY TO VERIFY EMPLOYMENT AND CHECK CREDIT; THE SUBMITTER CERTIFIES AND REPRESENTS THAT THE APPLICANT(S) HAS AUTHORIZED AND REQUESTED THE SUBMITTER PROVIDE THE REQUIRED INFORMATION IN CONSIDERATION FOR A LOAN FROM IBC FIRST EQUITY.
3. THE SUBMITTER CERTIFIES THAT NO 2ND LIEN LOAN ESTIMATE, OR OTHER 2ND LIEN DISCLOSURE, HAS BEEN PRESENTED TO APPLICANT.
4. ADDITIONALLY, THE SUBMITTER CERTIFIES THAT THE APPLICANT(S) INTEND(S) TO APPLY FOR:

Individual Credit

Joint Credit

DATE SENT TO IBC:

SUBMITTER INFORMATION:

NAME OF SUBMITTER:

SUBMITTER EMAIL:

Company Name:

Loan Officer's Address/CSZ:

Loan Officer:

Ph:

Email:

Processor:

Ph:

Email:

Add'l Contact:

Ph:

Email:

BORROWER INFORMATION:

Borrower Name:

Co-Borrower Name:

Borrower Email:

Co-Borrower Email:

Borrower Cell Phone:

Co-Borrower Cell Phone:

Subject Property Address/CSZ:

LOAN PROGRAM REQUEST:

Occupancy: Primary Residence 2nd Home (Max 90% CLTV & \$250K)	Purpose: Purchase Refinance of Non cash-out Loan(s) Refi of Existing Home Equity (No cash-out Rate & Term) Construction/Interim to Perm	1st & 2nd Loan Amounts <u>must</u> match your URLA
		2nd Lien Loan Amount _____
Property Type: SFR/PUD/Townhome Condo	Term: 10 Years (Min \$15K) 15 Years (Min \$15K) 20 Years (Min \$15K) 30/15 Balloon (Min \$50K) (30/15 yr. Balloon NOT available on HPML loans) See Rate Sheet	1st Lien Loan Amount - _____
		Sales Price (if Purchase) - _____
Program Details: 1st Time Homebuyer (See Rate Sheet) Escrow Holdback for Improvements (Max 90% CLTV)		Appraised Value (if Refi) - _____
		CLTV (Combined) _____
		Rate Buydown (Max 1 pt) (1% point = 0.25% rate reduction) NOTE: Only IBC Fees are permitted. Broker fees are not allowed.

SUBMISSION DOCUMENT NOTES:

Although not required for submission, we will accept the following for expedited approvals: Income, Assets, Copy of Appraisal, & 1st Lien 1008
Emails larger than 20 Megabytes will not be received by the Submit Inbox!

COMMENTS: (if applicable, please list **ADDITIONAL BORROWER(s)** & email(s) here)

CLOSING INFORMATION:

Closing Date:

Time:

Firm

Estimated



www.IBCFirstEquity.com

Email: Submit@ibc.com

8998 Research Blvd.

Austin, TX 78758

Ph (800) 868-8998

Fx (800) 330-4518

2ND LIEN SUBMISSION CHECKLIST

Note:

- A completed Submission Form and 1st Lien URLA must be received before the file will be disclosed and the 7 day waiting period for Closing can begin.
- Emails or Attachments larger than 20 Megabytes will not be received by IBC.
- The Certification Statement on the IBC Submission Form must be completed by the Submitter of the loan request.
- IBC FE is responsible for issuing disclosures for the 2nd lien submission. Please Do NOT issue a 2nd Lien Loan Estimate, 2nd Lien URLA, or any 2nd Lien Disclosure for this application. Otherwise, IBC will not accept this submission.

Required:

1ST LIEN URLA w/ DEMOGRAPHIC INFORMATION (DIA)

* Both 1st & 2nd Lien amounts must be completed in section 4 and/or the "Lender Loan Information" (L4) of the URLA.

* Loan amounts on URLA must also match Submission Form.

Although not required for submission, we will accept the following documents for an expedited approval:

INCOME (W-2, Paystubs, Tax Returns, Etc.)

ASSETS (Account Statements, Etc.)

COPY OF APPRAISAL (Must Be PDF w/ Color Photos)

1ST LIEN 1008 (w/ Loan Amounts Matching 1st Lien URLA & Sub Form)

Contact Us For Additional Questions or Guidance to Guideline Requirements:

Loan Scenario Desk

FirstEquity@ibc.com

Main: (512) 338-3999; Fax (800) 330-4518; Corp: (800) 868-8998