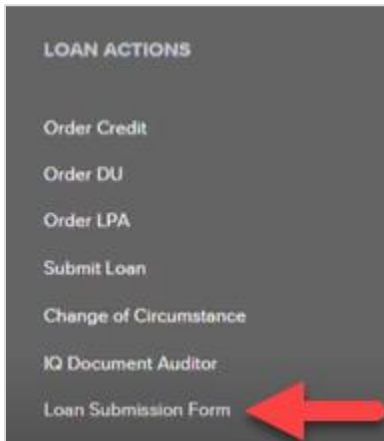


### Overview

FGMC has moved the Broker Submission Form from a fillable PDF to a Dynamic Digital Form within the [BOOST Portal](#). The form can be completed and submitted directly through the loan application in BOOST. This job aid is intended for Brokers or Broker Agents that are completing this form. This document should be completed when requesting the LE and when submitting the loan for Review.

### Access the Loan Submission Form

1. Scroll down to the Loan Actions menu in the bottom left-hand corner.
2. Select Loan Submission Form.



3. Review the top of the Submission Form (pictured below). *This data fills in automatically.*

**Loan Submission Form**

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**Product Type:** QM     
 **Loan Type:** Conventional     
 **Loan Program:** FGMC - Wholesale 0120 Conventional FHLMC 30 Year Fixed

### Complete the Loan Estimate Disclosures and/or Submission Type

**Loan Estimate Disclosures and/or Submission**

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Submission Type : \*

Note: If the property is a TBD, a L... accepted
TBD applications will only be accepted on a purchase transaction; if a LE is provided on a TBD Submission, the file will not be accepted

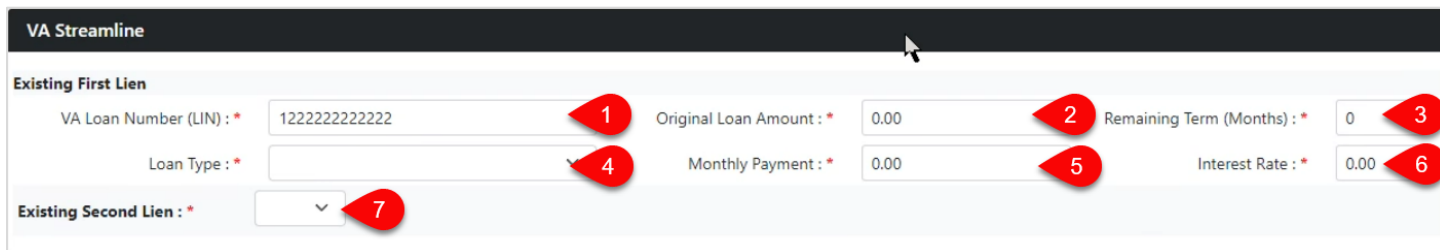
1. Select the appropriate response for Submission Type.
  - **Initial Disclosures:** Requesting LE and Disclosures only
  - **Full Submission:** Requesting full review of the loan

### Complete the Borrower/Loan Information Section



1. Ensure the **Borrower's Last Name** fills in automatically.
2. Indicate if the loan is **Closing in Revocable Trust**.
3. Select the **Credit Authorization** type.
  - a. Written
  - b. Verbal (*Note: Selecting Verbal takes the place of the Verbal Authorization Form formerly needed.*)
4. Enter the **Credit Authorization Date**.
5. Select Yes/No for **Non-Borrower Spouse Applicable**.
  - a. If **Yes** is selected, complete the following fields:
    - Non-Borrower Spouse Name
    - Non-Borrower Spouse email

### Complete the VA Streamline Section (*if applicable*)



### Complete the Existing First Lien Information

1. Enter the **VA Loan Number (LIN)**.
2. Enter the **Original Loan Amount**.
3. Enter the **Remain Term (Months)** for the first lien.
4. Enter the **Loan Type**.
5. Enter the **Monthly Payment** amount.
6. Enter the current **Interest Rate**.
7. Indicate if there is an **Existing Second Lien**.
  - a. If **Yes**, repeat steps 1-6 in this section for the second lien information.

### Complete the Non-QM Only Section

Note: This section only needs to be completed if a Non-QM is loan being originated. Any missing information from this section could delay the loan.

**Non-QM Only (All fields are required or will be delayed)**

Credit Grade :  1      Prepayment Penalty :  2      Doc Type : Business Bank Stmt: 24 Mos 3

% of ownership for Alt doc : \* 0.00 4

Reason the loan does not qualify for agency loan program : \* Other 5

Other reason : \*

AUS findings are required. Please select AUS Type : \*  6

**For loans that require AUS, the AUS findings must be released to FGMC prior to submission.**  
 AUS may be run within FGMC's broker portal or within your DO. (Review the [Initial Disclosure/Submission Job Aid](#) for more information.)

**Exceptions:**

1. AUS is required for Full doc Non-QM or Jumbo
2. AUS not required for Non-QM excluding Full doc, VA IRRRL, FHA Streamline, USDA Streamline Assist or USDA Manufactured Home.

Note: For LPA errors, FGMC may need to order new Credit if your Credit Vendor isn't approved with FGMC. Please submit file without LPA and we will run on your behalf.

1. Verify the **Credit Grade** flows from the Product, Pricing & Lock menu tab accordingly.
2. Verify the **Prepayment Penalty** flows from the Product, Pricing & Lock menu tab accordingly.
3. Verify the **Doc Type** flows from the Product, Pricing & Lock menu tab accordingly.
4. Enter the **Percentage of Ownership for Alt doc**.  
 Note: This field only appears if the Doc Type is Alternate when using Business Bank Statements.
5. Enter the **Reason the loan does not qualify for an Agency Loan Program**.
  - a. Credit does not meet Agency Standards
  - b. Excessive Loan Amount
  - c. Non-Warrantable Condo
  - d. Other
    - If Other is selected, the **Other Reason** field appears. Type the reasoning in the space provided.
6. Select the **AUS Type** if AUS findings are required.

### Complete the AUS Requirements Section

When AUS is needed, FGMC would prefer that it be run directly through the BOOST portal. If run through a different system, the findings **MUST** be released to FGMC.

**AUS Requirements**

Indicate how GUS will be provided : \*  1

**For loans that require AUS, the AUS findings must be released to FGMC prior to submission.**  
 AUS may be run within FGMC's broker portal or within your DO. (Review the [Initial Disclosure/Submission Job Aid](#) for more information.)

**Exceptions:**

1. AUS is required for Full doc Non-QM or Jumbo
2. AUS not required for VA IRRRL, FHA Streamline, USDA Streamline Assist or USDA Manufactured Home.

Note: For LPA errors, FGMC may need to order new Credit if your Credit Vendor isn't approved with FGMC. Please submit file without LPA and we will run on your behalf.

1. Select one of the following options.
  - a. FGMC to Run GUS
  - b. Broker to Provide GUS

Note: For USDA Loans, it must be indicated on the form how GUS will be provided to FGMC.

### Complete the Disclosure Information Section

**Disclosures Information: Reference the [Broker Disclosure Matrix](#) for state-required disclosures**

Please review Compensation Information below. If incorrect select Product Pricing & Lock and update.

Admin Fee Buyout : No 1      Compensation : 2

Property Type : 3

Is there a Processing Fee? : \* Yes 4      Processing Fee Type : \* 3rd party processing fee (entity hired outside of broker's organization) 5

Fees : \* 6

Select Fees Option

Affiliates : \* Yes 7

Enter atleast one Affiliate Information

Affiliate Name	Service Type	Fees Charged	Fees Retained
Affiliate1	Title	250.00	50.00

1. Confirm the **Admin Fee Buyout** is shown as indicated on the URLA.
2. Confirm the **Compensation** type.
  - a. If the Compensation is borrower paid, enter the **BPO % or \$ Amount**.
3. Confirm the **Property Type** is shown is indicated on the URLA.
4. Indicate if there is **Processing Fee**.
5. If a process fee exists, indicate the **Processing Fee Type**.
  - a. Broker processing fee (individual affiliated with the broker's organization)
  - b. 3<sup>rd</sup> party processing fee (entity hired outside of broker's organization). NMLS to be provided prior to closing.
6. Select one of the **Fee Options**:
  - a. Loan Estimate Fee Management Menu Tab Completed
  - b. Use Fee Sheet Uploaded
  - c. Use Smart Fees
7. Indicate if there are any **Affiliates**.
  - a. If the Affiliates is YES, compete the **Affiliate Disclosure Form**.

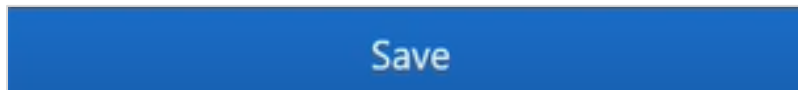
### Complete the Notes Section

**Notes**


1. Enter any additional information to FGMC in the **Notes** section.

### Press **SAVE** to complete the form.

Once the form is Saved, the loan must still be submitted for review OR the LE must be requested for the form to be submitted to FGMC.



If the form is not completed, the user will see an error message below when trying to submit the loan to FGMC.

 **Errors Found**

• Loan Submission form must be filled and submitted before requesting disclosures. Please Fill and Submit by selecting Loan Submission Form from Left side links under Loan Actions