

Compliance Documents Required for a LendSure Wholesale Submission

LendSure will deliver the Loan Estimate (LE) and an acknowledgement of Intent to Proceed with LendSure's disclosures.

#	Document	Helpful items to know
Minimum Documents for Borrower-Paid		
1	1003	<ul style="list-style-type: none"> • Signed and dated by the loan officer • If also signed by the borrower(s) or has a print date on the form <ul style="list-style-type: none"> ◦ The earliest date will be the application date • Must include a fully completed HMDA Addendum
2	Broker's Fees Worksheet	<ul style="list-style-type: none"> • Broker or broker 3rd party fees not disclosed will NOT be chargeable to the borrower(s) • For LPC 3rd party fees disclosed, must be supported with an invoice not affiliated with the Broker
3	Estimated Settlement Statement	<ul style="list-style-type: none"> • If you would like the LE to reflect the title/closing agent that will be used in the transaction, please provide the Estimated Settlement Statement to reflect the loan amount (including stacked points) AND must be from the title or closing agent • If the Estimated Settlement Statement is NOT provided, or does NOT reflect the correct loan amount or otherwise is NOT able to be used, a title/closing agent selected by LendSure with estimated fees will be used for the LE • This title/closing agent can be updated to reflect your chosen settlement agent at the time of the Closing Disclosure (CD)
Additional Documents for Lender-Paid Compensation (LPC)		
4	LendSure's Lender-Paid Compensation Addendum to Broker Agreement	<ul style="list-style-type: none"> • Current addendum must be on file • Only needs to be done once • Can be changed after 90 days
For loans in Colorado, Maryland, Nevada and New Jersey		
5	State-specific disclosures	<p>Given by you to the Borrower(s), signed as required by state law</p> <ul style="list-style-type: none"> • Colorado <ul style="list-style-type: none"> ➢ CO Tangible Net Benefit Disclosure • Illinois (Counties of Cook, Kane, Peoria & Will) <ul style="list-style-type: none"> ➢ Written evidence broker has registered the loan with the IL Anti-Predatory Lending Database (APLD) ➢ IL Mortgage Broker Agreement and Disclosure • Maryland (Only on Refinances) <ul style="list-style-type: none"> ➢ MD Commissioner of Financial Regulation Net Benefit Worksheet • Nevada <ul style="list-style-type: none"> ➢ State of Nevada Commercially Reasonable Means or Mechanism Worksheet • Virginia (Owner-Occupied Purchases) <ul style="list-style-type: none"> ➢ VA Dual Capacity Disclosure or broker cert that not also the real estate broker in the transaction

Regulatory Compliance Information

- Broker fees
 - After the LE is sent, your compensation cannot be increased or decreased except under very limited circumstances.
- Appraisals
 - Can only be ordered after the borrower(s) have signed and returned LendSure's Acknowledgment of Intent to Proceed.
 - This does not apply to an appraisal obtained in connection with a previous submission to another lender.

Note: All signature blocks should be completed, but signatures are not mandatory except as indicated above.

We are here to help...just give your Account Manager a call if needed.