

At the Time of Submission, please provide the following **Minimum Required Documents** for Initial Disclosures.

- **Completed WMB Submission Form** (including all Broker/MLO Fees and select either Lender-Paid or Borrower Paid Comp Plan)
- **Completed 1003** (including searchable Employment Information thru Public Listing, and all REOs, if applicable)
- **For Purchase Transaction:**
  1. Purchase Agreement
  2. Master/Combined Estimated Settlement Statement from Escrow - must including the Fees will be paid by Seller Paid Items - City and/or County **Transfer Taxes** and **Owner's Title Premium**
- **Credit Report:**
  1. Are you going to provide us with the Broker pulled Credit Report and want us to re-issue?
  2. If so, did you pull the Credit Report from our approved vendors list on the next page?
  3. Do you want us to pull credit? If so, please provide us with Borrower's Written Consent Forms - Borrower's Authorization & Certification, E- consent and Credit Card Authorization

We appreciate your prompt attention to this matter.

If you have any questions or need further clarification, please do not hesitate to contact us.

Thank you for your cooperation.

## Approved Credit Vendors

- Advantage Credit
- Advantage Credit Bureau
- Advantage Plus Credit
- American Reporting Company
- Birchwood Credit Services
- CBFS Business Solutions
- Certified Credit Reporting
- CIC Credit
- CISCO Credit
- CoreLogic Credco
- Credit Bureau Services
- Credit Link
- Credit Technologie
- Credit Technology
- Information Searching Company (ISC)
- KCB Credit, Merchants Credit Bureau (Augusta)
- Merchants Credit Bureau (Savannah)
- MeridianLink, Inc.
- Premium Credit Bureau
- Premium Credit Bureau Data
- SARMA, Service 1st
- SettlementOne
- TheCreditBureau.com
- United One Resources
- Xactus formerly CIS Credit
- Xactus formerly Credit Plus
- Xactus formerly Da aFacts Lending
- Xactus formerly Universal Credit
- Xactus

# Submission Form



Submission Date: \_\_\_\_\_

## Contacts

Broker Company: \_\_\_\_\_ Account Executive: \_\_\_\_\_  
Loan Officer: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
Loan Processor: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
LO Assistant: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Borrower

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Co-Borrower

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Property Information

Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
No. of Units: \_\_\_\_\_ Property Type: \_\_\_\_\_

## Loan Information

Borrower's Credit Score: \_\_\_\_\_ Co-Borrower's Credit Score: \_\_\_\_\_  
Loan Purpose: \_\_\_\_\_ Occupancy: \_\_\_\_\_  
Loan Program: \_\_\_\_\_ Term: \_\_\_\_\_  
Purchase Price: \$ \_\_\_\_\_ Appraised Value: \$ \_\_\_\_\_  
Loan Amount: \$ \_\_\_\_\_ LTV: \_\_\_\_\_ % CLTV: \_\_\_\_\_ %  
Interest Rate: \_\_\_\_\_ % Interest Only: \_\_\_\_\_ Impound: \_\_\_\_\_  
Prepayment Penalty: \_\_\_\_\_ FTHB: \_\_\_\_\_ Buydown: \_\_\_\_\_

## Lender-Paid

Compensation Plan: \_\_\_\_\_ %  
Discount Fee: \_\_\_\_\_ %  
3<sup>rd</sup> Party Processing Fee: \$ \_\_\_\_\_

## Borrower-Paid

Origination Fee: \$ \_\_\_\_\_ %  
Discount Fee: \$ \_\_\_\_\_ %  
Processing Fee: \$ \_\_\_\_\_  
**OR** 3<sup>rd</sup> Party Processing Fee: \$ \_\_\_\_\_  
Other/Admin Fee: \$ \_\_\_\_\_

**\*Select ONLY ONE Comp Plan; either Lender-Paid or Borrower-Paid \***

**\*If you select Borrower-Paid, you can choose only one Processing Fee; either Processing Fee or 3rd Party Processing Fee\***



**Credit Card Authorization Form**

Please complete all fields. You may cancel this authorization at any time by contacting us. I/we hereby give my/our consent for WMB and/or WMB's designated investor to obtain the credit report and/or the appraisal report, which may include the appraisal review report and flood certification. I/we authorize WMB and/or WMB's designated investor to use my/our credit card information below to order the credit report and/or the appraisal report from an appraisal agency for the purpose of securing a loan on my/our behalf. I/we understand there is a charge for the service(s) and it will be charged to my/our credit card at the time of the credit report and/or appraisal report is ordered. Invoices will be provided after payments are made.

Borrower	Seller Agent for Appraisal Property Access (Purchase Only)
FULL NAME:	FULL NAME:
Phone NUMBER:	Phone NUMBER:
Email Address:	Email Address:

NAME ON CREDIT CARD	
CREDIT CARD NUMBER	
TYPE OF CREDIT CARD	<input type="radio"/> VISA <input type="radio"/> MASTERCARD <input type="radio"/> AMEX <input type="radio"/> OTHER
EXPIRATION	
3 DIGIT SECURITY CODE	
BILLING ADDRESS	

\_\_\_\_\_

**Customer Signature**

\_\_\_\_\_

**Date**



WHOLESALE MORTGAGE BANKERS

## Borrower's Certification & Authorization

### Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers. As part of the application process, Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers, and to any investor to whom Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers or any investor that purchases the mortgage may address this authorization to any party named in the loan application. 4. A copy of this authorization may be accepted as an original.
4. Your prompt reply to Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers or the investor that purchased the mortgage is appreciated.

### Notice to Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

### Automated Underwriting Service Acknowledgement and Agreement

I/Each of the persons signing below, agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Product Advisor TM automated underwriting service (Freddie Mac/ Loan Product Advisor) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac/ Loan Product Advisor to obtain copies of my credit reports and any other information, such as employment, income, assets and liabilities, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and Freddie Mac/ Loan Product Advisor may use the information about me to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

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Borrower's Signature / Date

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Borrower's Signature / Date



WHOLESALE MORTGAGE BANKERS

## Consent to Receive Communications Electronically and Mortgage E-Sign Disclosure

This E-Sign Disclosure (“Disclosure”) applies to the mortgage loan that you have requested. The Words “we,” “us,” and “our” means FIDELITY LENDING SOLUTIONS, INC. DBA WHOLESALE MORTGAGE BANKERS dba WHOLESALE MORTGAGE BANKERS, and the words “you” and “your” mean the individual(s) who have applied for the loan.

As used in this Disclosure, “communication” means any authorization, agreement, disclosure, notice, or other information related to your mortgage loan, including but not limited to information that we are required by law to provide to you in writing.

When you select the “Yes, I agree to receiving disclosures via e-mail.” box (on page two) this means, with respect to your mortgage loan, you agree that we may provide you with any communications relating to your mortgage loan in electronic format, and that we may discontinue sending mailed paper communications to you, unless/until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to, initial disclosures or agreements for your mortgage loan, notices or disclosures about a change in the terms of your loan and/or appraisals.

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure (on page two) or as provided to your Loan Officer during your mortgage loan application.

You may withdraw your consent to receive communications in electronic form by contacting us at 714-482-6570. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not charge any fee to provide electronic communications or to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this disclosure and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting your Loan Officer.

**E-mail Communication Requirements:** In order to access, view, and retain electronic communications that we make available to you, you must have:

- Valid E-mail Address;
- Internet browser such as Internet Explorer, Chrome, MS Edge, or any other capable internet browser;
- Adobe Acrobat Reader 8.0 or higher;
- An e-mail account with Internet service provider and e-mail software;
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.

We will not send you a paper copy of any communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, contact us by telephone at 714-482-6570. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

All communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download for your records a copy of your Early/Initial Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other communication that is important to you.



WHOLESALE MORTGAGE BANKERS

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

- Yes, I agree to receiving disclosures via e-mail.
- No, I do not agree to receiving disclosures via e-mail.

Customer Name: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Loan Officer: \_\_\_\_\_

Date of  
Authorization: \_\_\_\_\_

\_\_\_\_\_  
Customer Signature