

Submit your loan files via our Partner Portal at partners.quorumfcu.org/partner-portal

New users ready to submit a loan file, please visit our site at partners.quorumfcu.org/partner-portal to register and gain access and user credentials. Please note: Incomplete loan files will result in decline or suspension and turn times will be delayed

Please contact your Mortgage Account Executive for more information.

Email: mark.panella@quorumfcu.org

Borrower Contact Information		Partner Information (Please complete with submitting Broker/Lender info)			
Borrower Name:	Company Name:	Loan Officer Branch NMLS #:			
Best Contact #:	Company NMLS:	Loan Officer Name:			
Borrower Email:		Loan Officer NMLS #:			
Co-Borrower Name:	Processor Name:	Loan Officer Telephone #:			
Best Contact #:	Processor Email:	Loan Officer Email:			
Co-Borrower Email:	Processor Telephone #:				
Loan Scenario Details					
Loan Purpose	Occupancy Type:				
Simultaneous Purchase	Primary Residence	Second/Vacation Home	Investment Property		
Simultaneous Refinance	Property Type 3-4 units are not eligible at this time.				
Standalone Transaction	Single Family	PUD	2 Unit	3-4 Units	Condo
1st Mtg Loan Amount/Current Balance:	FICO:	LTV/CLTV:	Post-closing Asset Reserves:		
	Are any borrower's non-permanent resident aliens?				Yes No
HELOC Amount Requested:	For owner occupied transactions, are all borrowers occupying the residence?				Yes No
Estimated HELOC funds to be used at closing:	Previous Foreclosure, Bankruptcy, Deed-in-Lieu, Pre-Foreclosure, Short Sale?				Yes No
	Modification, Deferment or Forbearance in the last 3 years?				Yes No
Estimated Property Value:					
Income being used to qualify:					
W-2 Salary/Hourly	Bonus/Commission/Overtime	Self Employed/1099	Social Security		
Pension/Distribution	Rental	Stock/Dividend/Capital Gain	Alimony/Child Support		
Important Dates					
Signing Date (Dry State):	Closing Date:	Funding Date:			
Contingency Date:	Rate Lock Expiration. Date:				
Title Company/Escrow Agent Information: Quorum will order closing services on all standalones unless notified otherwise.					
Title Company Name:	Title Company Contact #:	Title Company Email:			
Escrow Agent Name:	Escrow Agent Contact #:	Escrow Agent Email:			
Comments:					
Items Needed for Initial Conditional Approval (Incomplete loan files will result in decline or suspension and turn times will be delayed)					
Simultaneous Purchases/Refinances					
Mismo 3.4 File upload to Quorum Portal	Completed Loan File Submission Form	Income Docs – per AUS/FNMA guidelines			
Contract of Sale and EMD check copy	Copy of Lenders Appraisal (if applicable)	1003/1008- URLA Lender page included			
Asset Docs (if applicable per guidelines)	Mortgage Statements, Taxes and Insurance	AUS Findings (if applicable)			
ID Form (Driver's License, Passport, Etc.)	Preliminary Title Report (id available)	Executed Home Equity Acknowledgment Form			
Standalone					
Mismo 3.4 File upload to Quorum Portal	Completed Loan File Submission Form	Asset Docs (if applicable per guidelines)			
1003/1008- URLA Lender page included	Mortgage Statements, Taxes, and Insurance for all REO's owned	Executed Home Equity Acknowledgment Form			
Income Documents: Salaried Borrower	Two most recent consecutive paystubs	Last 2 years W2s			
Income Documents: Variable Pay	Two most recent consecutive paystubs	Last 2 years W2s Last 2 years year-end paystubs			
Income Documents: Self-Employed	Most recent 2 years filed tax returns (personal & business)	Proof of Extension (if applicable)			
Income Documents: Rental Income	Most recent year filed tax returns				
Recently Closed 1st Mortgage in the last 60 days: Please provide: Final CD, Executed Notes, Copy of appraisal if required (Must be dated within 120 days of our close date in order to consider)					
Mortgagee Clause for HOI & Flood Insurance: Quorum Federal Credit Union, ISAOA ATIMA, C/O Central Loan Administration and Reporting, PO BOX 202028 Florence, South Carolina 29502-2028					
Mortgagee Clause for title: Quorum Federal Credit Union, ISAOA ATIMA, 2500 Westchester Avenue, Suite 411, Purchase, NY 10577					