

Submit your loan files via our Partner Portal at [partners.quorumfcu.org/partner-portal](https://partners.quorumfcu.org/partner-portal)

New users ready to submit a loan file, please visit our site at [partners.quorumfcu.org/partner-portal](https://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: [nancy.zeolla@quorumfcu.org](mailto:nancy.zeolla@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					
<b>Loan Purpose</b>	<b>Occupancy Type:</b>				
Simultaneous Purchase	Primary Residence	Second/Vacation Home	Investment Property		
Simultaneous Refinance	<b>Property Type 3-4 units are not eligible at this time.</b>				
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:				
<b>Title Company/Escrow Agent Information: Quorum will order closing services on all standalones unless notified otherwise.</b>					
Title Company Name:	Title Company Contact #:	Title Company Email:			
Escrow Agent Name:	Escrow Agent Contact #:	Escrow Agent Email:			
<b>Comments:</b>					
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)	<a href="#">Executed Home Equity Acknowledgment Form</a>			
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	<a href="#">Executed Home Equity Acknowledgment Form</a>			
<b>Income Documents: Salaried Borrower</b>	Two most recent consecutive paystubs	Last 2 years W2s			
<b>Income Documents: Variable Pay</b>	Two most recent consecutive paystubs	Last 2 years W2s Last 2 years year-end paystubs			
<b>Income Documents: Self-Employed</b>	Most recent 2 years filed tax returns (personal & business)	Proof of Extension (if applicable)			
<b>Income Documents: Rental Income</b>	Most recent year filed tax returns				
<b>Recently Closed 1st Mortgage in the last 60 days:</b> 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)					
<b>Mortgagee Clause for HOI &amp; Flood Insurance:</b> Quorum Federal Credit Union, ISAOA ATIMA, C/O Central Loan Administration and Reporting, PO BOX 202028 Florence, South Carolina 29502-2028					
<b>Mortgagee Clause for title:</b> Quorum Federal Credit Union, ISAOA ATIMA, 2500 Westchester Avenue, Suite 411, Purchase, NY 10577					