PMC BanCorp

17800 Castleton Street, Suite 488, City of Industry, CA 91748
Telephone (626) 964-4040
www.pmcmtg.com

Forward New Submissions to: submission@pmcmtg.com or E-Fax: (626) 316-7323

Minimum Submission Requirements for All Loan Types

***Purchase*:**
- ☐ *Borrower Fannie Mae 3.2 Data File*
- ☐ *Wholesale Loan Submission Form*
- ☐ *Wholesale Submission Form Fee Schedule*
- ☐ *Transmittal Summary Form 1008*
- ☐ *Initial 1003 signed & dated by borrower(s) or interviewer*
- ☐ *Purchase Contract or Escrow Instructions*
- ☐ *Income Documentation*
- ☐ *Initial Good Faith Estimate 2010*
- ☐ *Settlement Service Provider List*
- ☐ *Borrower Authorization to Receive Docs Electronically*
- ☐ *IRS 4506-T form completed & signed by borrower(s)*
- ☐ *Borrower Authorization form signed & dated by borrower(s)*
- ☐ *NMLS Company and Loan Originator ID*

***Refinance*:**
- ☐ *Borrower Fannie Mae 3.2 Data File*
- ☐ *Wholesale Loan Submission Form*
- ☐ *Wholesale Submission Form Fee Schedule*
- ☐ *Transmittal Summary Form 1008*
- ☐ *Initial 1003 signed & dated by borrower(s) or interviewer*
- ☐ *Preliminary Title Report*
- ☐ *Income Documentation*
- ☐ *Initial Good Faith Estimate 2010*
- ☐ *Settlement Service Provider List*
- ☐ *Borrower Authorization to Receive Docs Electronically*
- ☐ *IRS 4506-T form completed & signed by borrower(s)*
- ☐ *Borrower Authorization form signed & dated by borrower(s)*
- ☐ *NMLS Company and Loan Originator ID*

WHOLESALE LOAN SUBMISSION FORM

(Please type information)

Broker Information

Broker: ______________________ Phone: ______________________ Ext: ________

Address: ______________________ Fax: ______________________

______________________ E-Mail: ______________________

Contact: ______________________ PMC Loan Rep: ______________________

Borrower / Property Information

______________________ ______-______-______ ________

Borrower Name *(Last, First, MI)* SSN FICO

______________________ ______-______-______ ________

Co-Borrower Name *(Last, First, MI)* SSN FICO

____

Subject Property Address

____

City, State, Zip Code County

Property Type:
- ☐ SFR
- ☐ PUD – *Circle One*: *Attached / Detached*
- ☐ Low Rise Condo (1-4 Floor/s)
- ☐ High Rise Condo (5+ Floors)
- ☐ Units – *Circle One*: *2 / 3 / 4*

Occupancy Type:
- ☐ Owner Occupied
- ☐ 2nd Home
- ☐ Non – Owner Occupied

Loan Program Information

Loan Amount (1st TD): $______________ LTV: ________
Loan Amount (2nd TD): $______________ CLTV: ________
Sales Price: $______________
Appraisal Value: $______________

Loan Purpose:
- ☐ Purchase
- ☐ Rate & Term Refinance
- ☐ Cash-Out Refinance

CONVENTIONAL
Program Code: ______________
- ☐ Fixed
- ☐ ARM
- ☐ Interest Only

Term:
- ☐ 10 Years
- ☐ 15 Years
- ☐ 20 Years
- ☐ 30 Years
- ☐ 40 Years

Doc Type:
- ☐ Paycheck stubs/W-2/Tax Return

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Wholesale Submission Form Fee Schedule

Indicate fees charged to ensure an accurate comparison of the settlement charges appearing on your initial **GFE**. PMC BanCorp is not obligated to accept the loan from the broker should the loan term, fees, or other information on the initial GFE be inaccurate / unacceptable.

Broker Compensation:	**Consumer Paid**	**Lender Paid**
Loan Origination Fee %	$	$
Processing Fee	$	
Admin Fee	$	
Application Fee	$	
PMC BanCorp:		
Underwriting Fee	$ 998.00	$ 998.00
(For Texas Properties $1,198)	$	$
GFE BLOCK 1: OUR ORIGINATION CHARGE	$	$

Interest Rate Credit ***(Check 1 box)***	**Consumer**	**Consumer**
☐ Par Pricing	$	$
☐ Rebate %	$	$
☐ Discount point %	$	$
GFE BLOCK 2: Your credit / charge for interest rate chosen	$	$

GFE A: Your Adjusted Origination Charges	$	$

PMC does not fund *High Cost* loans

Broker is aware that GFE BLOCK 1 charges cannot increase at settlement. If there will be any change in circumstances PMC BanCorp will send a revised GFE to the borrowers for re-disclosure.

The undersigned certifies that the borrowers listed on this loan submission form:

- Have been provided with an initial GFE within 3 business days of the application date
- Have confirmed receipt of the initial GFE and Anti Steering Disclosure
- Have expressed verbally to the Broker, their intention to proceed with the loan covered by the issued GFE
- Were not charged any fee prior to receipt of the GFE, other than a reasonable credit report fee

______________________________________ ____________________

Broker Representative Printed Name / Signature Date

SETTLEMENT SERVICE PROVIDER LIST

We are required to provide you with a written list of Settlement Service Providers at the time we provide the Good Faith Estimate. You are not obligated to use any provider that we list. Instead, you are free to shop around and arrange for your own provider for the required settlement service. The list of providers listed below is to assist you in locating possible providers and does not constitute an endorsement of any provider.

Borrower's Name : ______________________________

Property Address : ______________________________

(Required to list at least one (1) Title Company)

- **TITLE COMPANY – Block 4 & 5 of your GFE:**

  Company Name : ______________________________

  Address : ______________________________

  Phone No & Contact Info : ______________________________

(Required to list at least one (1) Escrow Company)

- **ESCROW / SETTLEMENT COMPANY – Block 4 of your GFE:**

  Company Name : ______________________________

  Address : ______________________________

  Phone No & Contact Info : ______________________________

(Optional)

- **OTHER REQUIRED SERVICES YOU CAN SHOP FOR – Block 6 (Termite Inspection, etc) or List additional Escrow and/or Title companies here, if applicable :**

  Company Name : ______________________________

  Address : ______________________________

  Phone No & Contact Info : ______________________________

  Company Name : ______________________________

  Address : ______________________________

  Phone No & Contact Info : ______________________________

  Company Name : ______________________________

  Address : ______________________________

  Phone No & Contact Info : ______________________________

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Borrower's Authorization to Receive Documents Electronically

I, ____, hereby give authorization for
(Borrower Name)

PMC Bancorp to send my Mortgage Loan Disclosures and Appraisal Report electronically to my email address at ____.

This includes, but is not limited to, the initial Mortgage Loan Disclosures that may be required to process my home loan application.

____ ____________________
(Borrower Signature) (Date)

____
(Borrower's Printed Name)

Form **4506-T**

(Rev. January 2010)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545 1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	**1b First social security number on tax return or employer identification number (see instructions)**
2a If a joint return, enter spouse's name shown on tax return.	**2b Second social security number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. *If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► ____________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. . ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution. *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

____________ ____________ ____________ ____________

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** *For transcripts being sent to a third party, this form must be received within 120 days of signature date.*

Telephone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions) Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 1 2010)