

Date: _____

Purpose: Purchase Refi Post Close* Standalone 1st Lien*Post Close = Submitted within 120 days of the closing of the 1st MortgageCollateral: Primary Residence 2nd Home**Submit your loan files via our Direct File Upload, or by emailing them to submissions@symmetrylending.com**

Primary Borrower's Name: _____ E-mail: _____

Co-Borrower's Name: _____ E-mail: _____

Company Info:

Mortgage Company Name: _____

Company Contact Name: _____

MLO Name: _____

Phone #: _____ E-mail: _____

Mortgage Processor/LOA Name: _____

Phone #: _____ E-mail: _____

Loan Request Info:HELOC Requested
Line Amount: \$ _____
Property Value /
Purchase Price: \$ _____Proposed/Current
1st Mortgage Balance: \$ _____
Requested CLTV % _____**Important Dates & Information:**Contingency Date:
(If applicable) _____

Clear to Close Needed By: _____

Docs Delivered to
Title / Escrow: _____

Proposed Funding Date: _____

Initial Draw
Amount Requested: \$ _____**Items Needed for Initial Submission:**

- Symmetry Borrower Authorization signed and dated by all borrowers (We can't start your file without this disclosure. The form MUST be the most current version, found at symmetrylending.com/forms)
- Forms 1003/1008 from 1st mortgage including HMDA Demographic Information Addendum
NOTE: Stand-Alone & 1st Lien transactions require a specific form 1003/1008 for the HELOC request
- Tri Merge Credit Report (within 120 days) (**Not Required on Standalone & 1st Lien HELOCs**)
- AUS findings if applicable
- All income documentation required by the first mortgage lender (Paystubs required for W2 borrowers if you don't have Day 1 Certainty findings)
- Mortgage statements and proof of tax, insurance, and HOA dues if not escrowed for any other properties

Items to Send As Soon As Possible

- Appraisal (XML format, if available)
 - Received by Symmetry by day 120 of effective date, and loan must close by day 150
- Fully executed purchase agreement (purchase transaction)
- Title Work from 1st mortgage
 - Concurrent transactions require title insurance if 2nd mortgage loan amount > \$250,000
 - Post-Closing, 2nd lien Standalone, 1st Lien HELOCs requires a Junior Lien or Limited Title Policy.
- Insurance Binder on subject property
- Closing Disclosure on 1st mortgage (to release docs)