

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

Purpose: Purchase Refi Standalone Post Close HELOC    Collateral: Primary Residence 2<sup>nd</sup> Home**Submit your loan files via our Direct File Upload, or by emailing them to [submissions@symmetrylending.com](mailto: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  
1<sup>st</sup> Mortgage Balance: \$ \_\_\_\_\_

Requested CLTV % \_\_\_\_\_

**Important Dates & Information:**Contingency Date:  
(If applicable) \_\_\_\_\_Docs Delivered to  
Title / Escrow: \_\_\_\_\_Initial Draw  
Amount Requested: \$ \_\_\_\_\_

Clear to Close Needed By: \_\_\_\_\_

Proposed Funding Date: \_\_\_\_\_

**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](http://symmetrylending.com/forms))
- Forms 1003/1008 from 1<sup>st</sup> mortgage including HMDA Demographic Information Addendum  
**NOTE:** Stand Alone transactions require a specific form 1003/1008 for the HELOC request
- Tri Merge Credit Report (within 120 days) **(Not Required on Stand-Alone 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 1<sup>st</sup> mortgage
  - Concurrent transactions require title insurance if 2<sup>nd</sup> mortgage loan amount > \$250,000
  - Post-Closing or 2<sup>nd</sup> lien Stand Alone requires a Junior Lien or Limited Title Policy.
- Insurance Binder on subject property
- Closing Disclosure on 1<sup>st</sup> mortgage (to release docs)