

Date: _____

Purpose: Purchase Refi Standalone Post Close HELOC Collateral: 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: \$ _____

Proposed/Current
1st Mortgage Balance: \$ _____

Property Value /
Purchase Price: \$ _____

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 transactions require a specific form 1003/1008 for the HELOC request
- Tri Merge Credit Report (within 120 days)
- 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 or 2nd lien Stand Alone requires a Junior Lien or Limited Title Policy.
- Insurance Binder on subject property
- Closing Disclosure on 1st mortgage (to release docs)