

BULLETIN #2014-08

TO: Distribution

DATE:

February 24, 2014

RE: Announcing Our 2014 Loan Submission Form

EFFECTIVE DATE:

March 3, 2014

Announcing Our 2014 Loan Submission Form

View the checklist here: <http://docs.cmgfi.com/correspondent/loan-submission-checklist.pdf>

This form will be required on all loans submissions as of **March 3, 2014**. It includes all of the required documentation based on the CFPB QM/ATR rules.

The new items now required in the submission package:

- Seller's Internal Lock Confirmation required on all loans
- Income/Debt Worksheet required on all Conventional loans
- Evidence of Undisclosed Debt Monitoring credit refresh
- QM Compliance Test results
- Acknowledgement of Intent to Proceed disclosure
- There is a section to indicate your Origination Type—i.e. 3rd Party (Wholesale), 4th Party (Correspondent) or Direct (Retail)

You can find this form on our website on the [Seller Resources Tab](#) or on your internal [Webtrac Dashboard](#).

***Please contact your Correspondent Regional Manager or
your Correspondent Liaison with any questions.***

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