

**STOP & READ!!!**

**\*\*\* NOTE: YOU CAN NOW SUBMIT A FANNIE MAE v3.2 (\*.FNM) FILE, IN PLACE OF YOUR 1<sup>ST</sup> LIEN 1003. \*\*\***

**AT THIS TIME, ALL INCOME AND ASSETS MUST BE SENT UP FRONT WITH THE SUBMISSION OF YOUR FILE!**

Please submit with your file:

**For W-2 employees:** submit 2 most recent consecutive paystubs and 2 yrs W-2s for all jobs worked

**For Self Employed borrowers:** submit 2 yrs tax returns (include front page only of S Corp business or partnership returns along with all K-1s, if using depreciation)

For all assets (including retirement): submit One month bank/brokerage/retirement statement

**IF YOU WANT AN EXPEDITED CLOSING, YOU MUST SUBMIT ITEMS BELOW:**

- Send:
- 1) Title Commitment
  - 2) Wiring Instructions
  - 3) Tax Certificate
  - 4) Survey
  - 5) Appraisal (send to [appraisals@certifiedfunding.net](mailto:appraisals@certifiedfunding.net)), unless using appraisal waiver
  - 6) Insurance Declarations Page with the following 2<sup>nd</sup> loss payee info:
    - Certified Funding, L.P.
    - ISAOA
    - 17304 Preston Rd Ste 620
    - Dallas, TX 75252
  - 7) Purchase Contract (if for a purchase)
  - 8) Borrower's Authorization(s)
  - 9) Employer Printout(s) (for VOEs)
  - 10) Driver's License for everyone on Deed of Trust
  - 11) Any other conditions that might be applicable

**WE NEED AS COMPLETE A FILE AS POSSIBLE UP FRONT. WE ARE WORKING AS FAST AS POSSIBLE TO MEET YOUR CLOSING DEADLINE.**

# Certified Funding, L.P.

17304 Preston Rd. #620, Dallas, Texas 75252  
 972-248-0200 Phone \* 972-248-3355 Fax  
[www.certifiedfunding.net](http://www.certifiedfunding.net)

For Submission: **Send 1<sup>st</sup> Lien Combined 1003 (or Fannie Mae v3.2, \*.FNM file)/1008 and Signed Submission Form at a minimum. DO NOT Disclose any 2<sup>nd</sup> lien fees on the 1<sup>st</sup> lien LE! You can now send in all documents up front for a more complete approval. Send to [apps@certifiedfunding.net](mailto:apps@certifiedfunding.net)**

<b>LOAN ESTIMATE (LE)</b>	By signing below, the undersigned broker certifies that they <b>HAVE NOT</b> and <b>WILL NOT</b> provide a 2 <sup>nd</sup> lien LE, 2 <sup>nd</sup> lien 1003, or any 2 <sup>nd</sup> lien fees/disclosures associated with this 2 <sup>nd</sup> lien application. CFLP will prepare the 2 <sup>nd</sup> lien LE.				
Borrower's Name:			Cell:		
Co-Borrower's Name:			Cell:		
B email:		CB email:			
2 <sup>nd</sup> Lien Amount:			1 <sup>st</sup> Lien Amount:		
Purchase Price:		Property Value:		CLTV:	DTI:
Property Type: <input type="checkbox"/> SFR (Detached Only) <input type="checkbox"/> Duplex <input type="checkbox"/> Townhome <input type="checkbox"/> Condo					
2 <sup>nd</sup> Lien Term:		<input type="checkbox"/> 10 Year	<input type="checkbox"/> 15 Year	<input type="checkbox"/> 20 Year	<input type="checkbox"/> 30/15
<input type="checkbox"/> First Time Home Buyer			Mid Score Borrower/Co-Borrower:		
<b>Loan Purpose</b>	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction/Perm	<input type="checkbox"/> Refi/No Cash Out	<input type="checkbox"/> Improvements	<input type="checkbox"/> Escrowed
	<input type="checkbox"/> Equity/Cash Out	<input type="checkbox"/> Home Improvement	Refi of Equity Loan Y/N: ____		
<b>Occupancy:</b> <input type="checkbox"/> Primary Residence			<input type="checkbox"/> 2 <sup>nd</sup> Home		
<b>Exception Programs (Must Submit DU Findings w/ File):</b> <input type="checkbox"/> Appraisal Waiver <input type="checkbox"/> One Year's Tax Returns (Include)					
<b>1<sup>st</sup> Lien Terms:</b>		Rate_____%	<input type="checkbox"/> Fixed	<input type="checkbox"/> ARM	[n/a] Interest Only
If ARM, need ARM terms:		<input type="checkbox"/> 5/1 ARM	<input type="checkbox"/> 7/1 ARM	<input type="checkbox"/> 10/1 ARM	
(We will not follow any other ARM products)					
Company Name:					
Loan Officer:			Processor:		
LO Phone #:			Proc. Phone#:		
LO email:			Proc. email:		
Title Company:			Phone:		Closing: <input type="checkbox"/> Est. <input type="checkbox"/> Firm
Title email:		Closer:		Date:	

THIS APPLICATION IS BEING REFERRED TO CERTIFIED FUNDING, L.P. BY SIGNING BELOW, I CONFIRM THAT NO 2<sup>ND</sup> LIEN FEES HAVE BEEN CHARGED AND NO 2<sup>ND</sup> LIEN LOAN ESTIMATE OR OTHER 2<sup>ND</sup> LIEN DISCLOSURES HAVE BEEN PRESENTED TO THE APPLICANT(S). I ALSO AM NOT RECEIVING ANY COMPENSATION FROM CERTIFIED FUNDING, L.P., OR ANY OTHER SOURCE, IN RELATION TO THE REFERRAL OF THIS 2<sup>ND</sup> LIEN APPLICATION.

IN REFERRING THIS APPLICATION TO CERTIFIED FUNDING, L.P., THE UNDERSIGNED CERTIFIES AND REPRESENTS THAT THE APPLICANT HAS AUTHORIZED AND REQUESTED THAT THE UNDERSIGNED SUBMIT THIS APPLICATION TO CERTIFIED FUNDING FOR CONSIDERATION OF A LOAN AND HAS AUTHORIZED CERTIFIED FUNDING TO CHECK CREDIT AND VERIFY EMPLOYMENT HISTORY IN CONNECTION WITH SAME. THE UNDERSIGNED FURTHER ACKNOWLEDGES AND CONFIRMS THAT THE LE STATEMENT ABOVE IS ACCURATE.

AUTHORIZED BY: \_\_\_\_\_ DATE: \_\_\_\_\_

(authorized signature & date required)