



SUBMISSIONS:

Submissions are very easy. Your loan must be locked **or** registered prior to submission. If you want to float your rate, you must register your loan. This will generate a loan number that you can reference when submitting.

To Register a New Loan: Log on to our website and go to the **Price or Lock a New Loan Tab**, then select, **Register A New Loan**. Follow the instructions.

If you locked your loan prior to submission, you do not need to register it. Please reference your loan number from your lock confirmation when submitting.

To Lock a New Loan: Log on to our website and go to the **Price or Lock a New Loan Tab**, then select, **Price or Lock a New Loan**. Follow the instructions.

Deliver your file by emailing it to qsub.ca@franklinamerican.com

THE FOLLOWING DOCUMENTS ARE REQUIRED FOR A COMPLETE SUBMISSION

Please also check the corresponding submission form for all GREEN items listed:

- Submission Form & Qsub Stacking Order (all items marked in Green required)
- MDIA Compliance Certification
- GFE2010 and Initial Fees worksheet from Calyx **or** FAMC Loan Fee Sheet (EnCompass Users)
- Mortgage Broker Fee Agreement
- 1008 (Conv) or LT (FHA)
- AUS Findings Report (excludes FHA Streamline Refinances & VA IRRRLs)
- Release of DU Findings Report (Not necessary if you used our on-line AUS Portal)
- Initial 1003
- Credit Report
- Income Documentation - Paystubs, W-2's, VOE's, 1040's, Awards Letter(s)
- Asset Documentation – VOD, Bank Statements, Gift Letter, DPA
- RESPA Disclosures
- Clear CAIVRS (FHA) excluding streamline refi's
- IRS Form 4506T
- Appraisal or Evidence Appraisal is ordered is required for all refinances-excluding Streamline FHA refis w/o appraisal or DU Refi Plus with Property Fieldwork Waiver

SUBMISSION FORMS:

[Conventional Qsub Form & Stacking Order](#)

[FHA Purchase & Refi Qsub Form & Stacking Order](#)

[FHA Streamline Refi Qsub Form & Stacking Order](#)

[VA Purchase & Regular Refi Qsub Form & Stacking Order](#)

[VA IRRRL Qsub Form & Stacking Order](#)

CONDITIONS:

To keep our office running fast and efficiently, we don't review PTD conditions until we're in receipt of all PTDs. Please send all PTD conditions at once with a copy of the Underwriting Disposition sheet on top. Number all conditions to match the Underwriting Disposition. You may now PRINT the underwriting disposition form directly from your approval online by selecting the option in your loan.

Delivering Conditions

You can fax conditions to (866) 900-0306, however best practice is to email your conditions to the underwriting assistant assigned to your loan. You can email the u/w assistant directly from the pipeline view of your loan on our website www.franklinamerican.com.

Appraisals

Government Appraisals:

Email appraisals separately to:

Government: Appraisals.govt.ca@franklinamerican.com

Conventional Appraisals:

Must be ordered on our website. Go to the **Guidelines Tab**, then select **Appraisal Management**, and click on **Order New Appraisal** and follow the directions.

Be certain to add information in the "add/notify" options at the bottom of your HVCC appraisal order.

CHECKING STATUS & OPERATIONS TEAM CONTACTS:

You can view your pipeline on our website for real time status of approval, condition receipt and signoff, docs out & funding. You can email your u/w assistant directly from the pipeline view regarding the specific loan you are viewing. View our complete operations team and get contact info for all our staff on our [FAMC Operations Staff Chart](#).

CUSTOMER SERVICE SUPPORT:

Additionally, you can contact our Customer Service Team for further assistance.

Chris Bond

He may be reached directly at 925-566-7426 or by email cbond@franklinamerican.com

or

Donovan Heinlein

He can be reached directly at 925-566-7404 or at dheinlein@franklinamerican.com

AUS: We do require you to run your files through DU/DO or LP with the exception of FHA Streamlines and VA IRRRLs. We offer AUS on our website which you can access directly when registering your loan or you can access after registration in your pipeline view. Your pipeline view is located under the Loan Status tab on our website. You can also opt to use your DO or LP account and release the findings to us. For instructions on how to add FAMC to your DO drop down [click here](#). You will want to select FAMC WHLSL DO LEND as the lender.

WHEN ORDERING FHA APPRAISALS: Forward our [Adverse Market Appraisal Tip](#) sheet for distressed markets to your appraiser. Appraisals meeting these requirements will allow us to approve loans for maximum financing in markets where values are declining. More importantly, this will cut down on conditions and make for a smoother and timelier transaction. We also require the 1004 MC Addendum.

WHEN ORDERING CLOSING DOCS: Please use our online doc request system, Q-Docs. **In most cases, we offer a 5 hour turn time or less when using Q-Docs.**

The QDoc system can be found at the www.FranklinAmerican.com website under the **Closing tab**. Let us know when you are ready to use it and we will walk you through the first one. We strongly recommend you lock and price online at our www.FranklinAmerican.com website. Go to the **Price or Lock a loan tab**. Our pricing/lock engine is very easy to use. We look forward to working with you. Please call upon us for any assistance!

Knowledgeable help with FNMA/FHA/VA is just a click or call away.... 866.900.0556
REV February 2nd, 2010