



Phone Number: 973-585-7557  
 Email to AMLwholesale@amlgov.com

## America's Mortgage Lender, LLC Wholesale Submission Form

AML Program \_\_\_\_\_

Broker Name \_\_\_\_\_ NMLS# \_\_\_\_\_ Account Executive \_\_\_\_\_

Processor Name \_\_\_\_\_ Processor E-Mail \_\_\_\_\_ Processor Phone # \_\_\_\_\_ Processor NMLS # (if applicable) \_\_\_\_\_

Loan Officer Name \_\_\_\_\_ Loan Officer E-Mail \_\_\_\_\_ Loan Office Phone # \_\_\_\_\_ Loan Officer NMLS# \_\_\_\_\_

Primary Borrower (First, Last) \_\_\_\_\_ Co-Borrower Name (First, Last) \_\_\_\_\_ E-Mail Address Bor 1 \_\_\_\_\_ E-Mail Address Bor 2 \_\_\_\_\_

Property Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Loan Information						
Loan Amount \$	DSCR or DTI%	LTV% / CLTV%	Interest Rate %	Purchase Price	Appraised Value	Property Type
Loan Purpose	Doc Type	Occupancy Type	Loan Term	Mid Fico Bor 1	Mid Fico Bor 2	Reserves \$

Broker Compensation			
Borrower Paid	Comp % <small>Up to 2.75%</small>		*Borrower Paid Compensation is available up to 2.75% (Loan by Loan)

Loan Submission Requirements	Brokers Loan Transaction Notes
FNMA 3.4/MISMO data file	<b>Please help our Underwriters with a full understanding of this transaction. This will help for a faster closing.</b>
1003 (application, does not need to be signed if taken by phone)	
Brokers Tri-merge credit report	
Signed AML Borrower Authorization or 1003 ( e-sign ok)	
Fee Disclosure input form (page 2 of this document)	
Title/Escrow fee sheet (draft CD or prelim HUD)	
Purchase contract and all addendum's (purchase loans)	
Most recent mortgage statement (refinance loans)	
12 month housing history (required for all loans)	
<b>Prior to closing:</b>	
Current bank stmt (all pgs) for funds to close & reserves	
Appraisal (including rental on FNMA form 1007 or 217 for investor loans)	
Satisfactory 24 month chain of title	
Hazard Insurance Binder to (must include rent loss insurance for investment property / DSCR loans)	



## Fee Disclosure Input Form

### Non-QM

Broker / Loan Information		Closing Agent / Escrow Information	
Broker Name	<input style="width: 95%;" type="text"/>	Closing Agent	<input style="width: 95%;" type="text"/>
Borrower Name	<input style="width: 95%;" type="text"/>	Address	<input style="width: 95%;" type="text"/>
Property Address	<input style="width: 95%;" type="text"/>	Contact Name	<input style="width: 95%;" type="text"/>
City/State/Zip	<input style="width: 95%;" type="text"/>	Contact Email	<input style="width: 95%;" type="text"/>
Loan Purpose	<input style="width: 95%;" type="text"/>	Contact Phone	<input style="width: 95%;" type="text"/>
Loan Amount	<input style="width: 95%;" type="text"/>	Closing Agent License #	<input style="width: 95%;" type="text"/>

Title, Escrow and Government Charges (including various recording fees, transfer taxes and tax assessments) will be disclosed based on fees drawn from the attached Title/Escrow Fee Sheet. All other fees, including Broker, Lender and Third-Party Vendor fees will be disclosed based on the fees and charges shown below. If these fees are repeated on the attached fee sheet, those duplicate values will not be taken into consideration.

**PLEASE NOTE THIS IMPORTANT CHANGE TO AML SUBMISSION REQUIREMENTS:**

Only a Title/Escrow Fee Sheet may be used to provide Title, Escrow and Government Charges.

Failure to provide these charges on a Title/Escrow Fee Sheet will result in the file being returned without being setup. No exceptions.

**DO NOT ENTER TITLE, ESCROW OR GOVERNMENT FEES IN THE BELOW SECTIONS**

Consumer-Purpose Loan				Business-Purpose Loan			
Loan Fee Description	Fee Amount	Seller Credit		Loan Fee Description	Fee Amount	Seller Credit	
Broker Origination Fee (Borrower Paid)* <span style="float: right; font-size: small; color: red;">Max 2.75%</span>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Broker Origination Fee (Borrower Paid)*	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Broker Origination Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Broker Origination Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Interest Rate Discount Fee (Points) <span style="float: right; font-size: small; color: red;">Max 2.00%</span>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Interest Rate Discount Fee (Points) <span style="float: right; font-size: small; color: red;">Based on Brokers approved Lender paid Comp plan Max 2.00%</span>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Administrative Fee	\$1,995.00	<input type="checkbox"/>		Administrative Fee	\$1,995.00	<input type="checkbox"/>	
Attorney Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		CDA Appraisal Review	\$210.00	<input type="checkbox"/>	
Credit Report Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Attorney Document Review Fee (Texas Only)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Processing Fee (In-house Processor)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Credit Report Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Processing Fee (Third-party Processor)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Processing Fee (In-house Processor)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Appraisal Fee (1)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Processing Fee (Third-party Processor)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Appraisal Fee (2) <span style="font-size: small; color: red;">Required for Loans greater than \$1.5 Million</span>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Appraisal Fee (1)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Re-Inspection Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Appraisal Fee (2) <span style="font-size: small; color: red;">Required for Loans greater than \$1.5 Million</span>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
Pest Inspection Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Re-Inspection Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
(Leave blank)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Pest Inspection Fee	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
SELLER CREDIT (not itemized)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>		Legal Entity Review Fee (\$595.00 if closing as LLC or Corp) <span style="font-size: small; color: yellow;">Corporation or LLC only; remove \$ Amount if fee is NA</span>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	
				SELLER CREDIT (not itemized)	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	

\*Broker Origination Fee must be submitted as a **percentage of the loan amount**. After submission, any increase or decrease made to the loan amount prior to funding will trigger an automatic adjustment to the dollar value of the origination fee and will be disclosed on a revised LE or CD (as applicable)

**Disclaimer:**

- Mortgage Broker confirms the above fees are true and correct to the best of their knowledge.
- Where a tolerance violation is identified, America's Mortgage Lender will ensure that the appropriate cure is provided to borrower(s).
- Where a tolerance violation is caused by either the *BROKER* or *CLOSING AGENT*, that party will be held responsible for the cure amount.

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DISCONTINUE USE OF ALL PREVIOUS VERSIONS IMMEDIATELY