



1440 Rosecrans Ave.
 Manhattan Beach, CA 90266
 800.854.4600 • www.kinecta.org

**CORRESPONDENT LENDING DIVISION
 NEW LOAN SUBMISSION**

Complete this entire form **electronically**. Kinecta cannot set up the loan or move it to underwriting if information or documents are missing.
 For information on submitting your loan, go to our User Guide at www.loankinecta.org / Phone: (800) 854-4600.

Correspondent Company and Contact Information

Submission Date _____	Correspondent Company _____	Correspondent ID _____
Correspondent Contact _____	Phone _____	Email _____
Correspondent Processor _____	Phone _____	Email _____

Borrower and Subject Property Information

Borrower 1 Name _____	Email _____
Borrower 2 Name _____	Email _____
Property Address _____	* For KFCU Membership Information (click here)

Loan Information

Loan Amount _____	Appraised Value _____	Sales Price _____	LTV _____%	CLTV _____%
2 nd Mtg Amount _____	2 nd Mortgage Type _____	Mortgage Insurance _____		
Purpose _____	Occupancy _____	Property Type _____	Impounds _____	
Loan Product _____	Term _____	Program _____		

Required Submission Documentation – Upload to Loan Kinecta

- | | | |
|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------|
| <input type="checkbox"/> Kinecta New Loan Submission Form | <input type="checkbox"/> IRS 4506T completed, signed & dated | <input type="checkbox"/> Truth-in-Lending |
| <input type="checkbox"/> Upload FNMA 3.2 file & complete submission in LoanKinecta | <input type="checkbox"/> Income Documentation (see Matrix) | <input type="checkbox"/> Fee Sheet or Est. HUD 1 |
| <input type="checkbox"/> Initial 1003 signed & dated by borrower(s) and interviewer | <input type="checkbox"/> Asset Documentation (see Matrix) | <input type="checkbox"/> GFE (See notice below) |
| <input type="checkbox"/> 1008 Transmittal Summary | <input type="checkbox"/> Purchase Contract | <input type="checkbox"/> Service Providers List |
| <input type="checkbox"/> Credit Report | <input type="checkbox"/> Prelim Title Report | <input type="checkbox"/> |
| <input type="checkbox"/> All initial disclosures required by State & Federal Laws signed by Borrower(s) | <input type="checkbox"/> DU Findings (Release DU to Kinecta) | <input type="checkbox"/> |

Kinecta Piggy Submission Information

- | | |
|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> 1003 Signed and dated by Borrower and Interviewer | <input type="checkbox"/> 1008 Transmittal Summary |
| <input type="checkbox"/> GFE (Closed end loan product) | <input type="checkbox"/> All initial disclosures required by State and Federal Laws |
| <input type="checkbox"/> Mortgage Correspondent Fee Agreement | <input type="checkbox"/> Income, Assets and Collateral Documentation (same as first lien submission) |

Kinecta Piggy Origination and Settlement Charges

Loan Originator Compensation Type: (Borrower Paid Only and not to exceed LPC Plan Amount)	% +	<or> Min/Max	\$
Lenders Title and Endorsement Fee			\$
Settlement Costs			\$
Notary Fee(s)			\$
Recording			\$
Other			\$

Estimated HUD – 1 for KINECTA PIGGY (Attached) must itemize all settlement charges including, but not limited to: Lenders Title Policy and Endorsements, Notary Fee, Settlement/Closing Charges, Recording, Transfer Tax, etc.

Important Notice and Acknowledgment

When you submit your application through Loan Kinecta you accept Kinecta's Loan submission terms. By uploading this New Loan Submission form you acknowledge, certify and agree to the following:

- You are responsible for providing, and the Borrowers have been provided, the initial Good Faith Estimate (GFE) within 3 business days of receipt of an application as required by RESPA. For information on completing an Initial GFE, go to our GFE Guide ([click here](#)).
- Your initial GFE to the Borrowers (included with this loan submission) will be the binding GFE. Your initial GFE must disclose complete and accurate fees and loan information, including a minimum 10 business days for GFE Important Date #2.
- You will be responsible for re-disclosing (issuing a revised GFE) if a valid 'changed circumstance' occurs.
- The Borrowers have confirmed receipt of the initial GFE and have expressed their intention to proceed with the loan covered by the initial GFE.
- The Borrowers were not charged any fee prior to receipt of the initial GFE other than a reasonable credit report fee.
- You accurately prepared all applicable disclosures and provided them to the Borrower(s) in the manner prescribed and within the timeframes prescribed by federal and state laws and regulations.