



1440 Rosecrans Avenue  
Manhattan Beach, CA 90266  
800.854.4600 [www.kinecta.org/broker](http://www.kinecta.org/broker)

Wholesale Mortgage Lending

## New Loan Submission / Request for Loan Estimate

Kinecta will prepare and deliver the Loan Estimate, Service Provider List and Intent to Proceed. Complete both pages of this form electronically – **do not** handwrite or omit information. Kinecta cannot accept your Request for Loan Estimate nor disclose a Loan Estimate if information is illegible or incomplete. Page 1 of 2

Broker Contacts									
Broker Co.			ID		Kinecta AE			TRID Application Date	
Loan Originator			NMLS #		Phone		Email		
Processor		Phone			Email				
Borrower & Property Information									
Borrower		SSN#		Mo. Income \$		Email*			
Borrower		SSN#		Mo. Income \$		Email*			
Borrower		SSN#		Mo. Income \$		Email*			
Borrower		SSN#		Mo. Income \$		Email*			
Property Address (Street/City/State/Zip)									
Borrower Mailing Address (if different than Property Address)								*Required for electronic delivery of disclosures and appraisal	
Transaction Details									
Purpose Purchase <input type="checkbox"/> Rate/Term <input type="checkbox"/> Cash Out <input type="checkbox"/> DU Refi + <input type="checkbox"/>		Occupancy Primary <input type="checkbox"/> Investment <input type="checkbox"/> 2nd Home <input type="checkbox"/> 2nd Home/Future Primary <input type="checkbox"/>		Property Type SFR <input type="checkbox"/> 2 Units <input type="checkbox"/> 3 Units <input type="checkbox"/> 4 Units <input type="checkbox"/> Condo <input type="checkbox"/> High Rise Condo <input type="checkbox"/> PUD <input type="checkbox"/> (Attached <input type="checkbox"/> Detached <input type="checkbox"/>				DTI %	
Loan Type Conv <input type="checkbox"/> FHA <input type="checkbox"/> (UFMIP Financed <input type="checkbox"/> Cash <input type="checkbox"/>		Product Conforming <input type="checkbox"/> High Balance/Super Conforming <input type="checkbox"/> Jumbo <input type="checkbox"/>			Amortization Fixed <input type="checkbox"/> ARM <input type="checkbox"/> (3/1 <input type="checkbox"/> 5/1 <input type="checkbox"/> 7/1 <input type="checkbox"/> 10/1 <input type="checkbox"/>		Term (Years)		Credit Score
Program Asset Utilization <input type="checkbox"/> Savings Advantage <input type="checkbox"/>									
Loan Amount \$		Sales Price/Value \$		Second Mtg Amount \$		Second Mtg Type KFCU HELOC Piggy <input type="checkbox"/> KFCU FX Piggy <input type="checkbox"/> Subordination <input type="checkbox"/> Other Lender New 2 <sup>nd</sup> <input type="checkbox"/>			
LTV %	CLTV %	MI No <input type="checkbox"/> Yes <input type="checkbox"/>	MI Plan LPMI (Single Premium Only) <input type="checkbox"/> BPMI (Monthly) <input type="checkbox"/> BPMI (Single Premium) <input type="checkbox"/>			MI Company MGIC <input type="checkbox"/> Radian <input type="checkbox"/> Essent <input type="checkbox"/>		Impounds No <input type="checkbox"/> Yes <input type="checkbox"/> (Taxes <input type="checkbox"/> Ins <input type="checkbox"/>	
Loan Originator Compensation & Broker Loan Charges									
<ul style="list-style-type: none"><li>If Loan Originator Compensation Type is Lender-Paid (or left blank) Kinecta will apply the LO Comp Plan in effect on the date the initial Loan Estimate is prepared.</li><li>Borrower-Paid LO Compensation <b>and ALL other Broker origination charges and services MUST be listed below.</b></li><li>Any Borrower-Paid LO Compensation for a Kinecta Piggy Loan <b>MUST</b> be listed below.</li></ul>									
Loan Originator Compensation Type (1 <sup>st</sup> Mortgage) Lender Paid <input type="checkbox"/> Borrower-Paid <input type="checkbox"/> (if Borrower-Paid must be itemized on fee worksheet)									
Broker Origination Compensation (1 <sup>st</sup> Mortgage)					% + \$ or max/min \$			\$	
Broker Third Party Processing Fee			\$		Broker Credit Report Fee (invoice required)			\$	
Broker Processing Fee (Borrower Paid LO Comp only)			\$		Other (Describe; invoice required):			\$	
Broker Underwriting (DU) Fee (invoice required)			\$		Other (Describe; invoice required):			\$	
Loan Originator Compensation Type (Kinecta Piggy Loan) Borrower-Paid Only Allowed <input type="checkbox"/>									
Broker Origination Compensation (Kinecta Piggy Loan)							\$		

Broker Identified Service Provider(s) for Loan Estimate & Service Provider List	
Kinecta will prepare the Loan Estimate and Service Provider List using costs from service providers you identify only if the service providers are on our list of approved service providers and only if the service providers offer services in the location of the subject property. Otherwise we will use costs from service providers we identify. Kinecta is responsible for ensuring that the figures stated in the Loan Estimate are made in good faith and consistent with the best information reasonably available at the time they are disclosed. Accordingly, Kinecta will use its discretion and may add to or change the charges disclosed on your TRID compliant fee worksheet(s).	
<b>Title Insurance Provider</b> Affiliate? Yes ___ No ___ Name  Address  Telephone	<b>Settlement/Closing Service Provider</b> Affiliate? Yes ___ No ___ Name  Address  Telephone
Required Submission Documents	
To submit your loan and request the Loan Estimate and Service Provider List, you must: (1) <b>Register</b> your loan in LoanKinection; (2) <b>Import the 3.2 FNMA file</b> from your LOS; and <b>upload</b> via LoanKinection the following <b>documents</b> :	
<ul style="list-style-type: none"> <li>• New Loan Submission form</li> <li>• TRID compliant fee worksheet for 1<sup>st</sup> Mtg</li> <li>• TRID complaint fee worksheet for KFCU Piggy (if applicable)</li> </ul>	
Important Acknowledgement and Certification	

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

- You have not provided the Borrower with a Loan Estimate or Service Provider List on Kinecta's behalf for this loan application as defined by TRID.
- Any fee worksheets (estimates of costs) are TRID compliant and are good-faith estimates of all applicable loan costs associated with this transaction.
- Kinecta will prepare the Loan Estimate and place it in the mail no later than the third business day from your receipt of a complete application as defined by TRID only if Kinecta accepts your submission package.
- Fees (other than a reasonable charge for a credit report) have not and will not be imposed on the Borrower before the borrower has received the Loan Estimate and has indicated intent to proceed.
- The Borrower has not and will not be allowed to provide a credit card number or check for a fee before the Borrower has received the Loan Estimate and has indicated intent to proceed.
- The Borrower has not and will not be required to provide documents verifying information related to the application before the borrower has received the Loan Estimate.
- You will notify Kinecta immediately upon notification from the Borrower of intent to proceed with the transaction.
- You will notify Kinecta within 1 business day (not including Saturdays, Sundays and federal holidays) of any change of circumstance as defined by TRID.