



www.ibcfirstequity.com
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Fx (800) 330-4518

Loan Submission Form

CERTIFICATION STATEMENT:

***** VERY IMPORTANT- IN ORDER TO PROCESS, THIS SECTION MUST BE COMPLETED! *****

1. NAME OF THE SUBMITTER IS REQUIRED BELOW IN ORDER TO PROCESS THE LOAN REQUEST.
2. IN ORDER FOR IBC FIRST EQUITY TO VERIFY EMPLOYMENT AND CHECK CREDIT; THE SUBMITTER CERTIFIES AND REPRESENTS THAT THE APPLICANT(S) HAS AUTHORIZED AND REQUESTED THE SUBMITTER PROVIDE THE REQUIRED INFORMATION IN CONSIDERATION FOR A LOAN FROM IBC FIRST EQUITY.
3. THE SUBMITTER CERTIFIES THAT NO 2ND LIEN LOAN ESTIMATE, OR OTHER 2ND LIEN DISCLOSURE, HAS BEEN PRESENTED TO APPLICANT.
4. ADDITIONALLY, THE SUBMITTER CERTIFIES THAT THE APPLICANT(S) INTEND(S) TO APPLY FOR:

Individual Credit

Joint Credit

DATE SENT TO IBC:

NAME OF SUBMITTER:

SUBMITTER INFORMATION:

Company Name:

Company Address/CSZ:

Loan Officer:

Ph:

Email:

Loan Officer's Physical Address/CSZ:

Processor:

Ph:

Email:

Add'l Contact:

Ph:

Email:

BORROWER INFORMATION:

Borrower Name:

Co-Borrower Name:

Borrower Email:

Co-Borrower Email:
(If joint, alternate email is required.)

Borrower Cell Phone:

Co-Borrower Cell Phone:

Subject Property Address/CSZ:

LOAN PROGRAM REQUEST:

Occupancy:

- Owner Occupied
- 2nd Home (Max 90% CLTV)

Purpose:

- Purchase
- Refinance of Non cash-out Loan(s)
- Refi of Existing Home Equity
(No cash-out Rate & Term)
- Construction to Perm

Term:

- 10 Years (Min \$10K)
- 15 Years (Min \$10K)
- 20 Years (Min \$15K)
- 30/15 (Balloon) (Min \$25K)
(30/15 yr. Balloon NOT available on HPML loans)
See Rate Sheet

1st & 2nd Loan Amounts must match your 1003

2nd Lien Loan Amount - _____

1st Lien Loan Amount - _____

Sales Price (if Purchase) - _____

Appraised Value (if Refi) - _____

CLTV (Combined) _____

Rate Buydown (Max 1 pt)

(1% point = 0.25% rate reduction)

NOTE: Only IBC Fees are permitted. Broker fees are not allowed.

Property Type:

- SFR/PUD/Townhome
- Condo

Program Details:

- 1st Time Homebuyer (See Rate Sheet)
- Escrow Holdback for Improvements
(Max 90% CLTV)

SUBMISSION DOCUMENT NOTES:

Although not required for submission, we will accept the following for expedited approvals: Income, Assets, Copy of Appraisal, & 1st Lien 1008
• **Emails larger than 20 Megabytes will not be received by the Submit Inbox!**

COMMENTS: (if applicable, please list add'l borrower(s) & email(s) here)

CLOSING INFORMATION:

Closing Date:

Time:

Firm

Estimated



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SUBMISSION CHECKLIST

Note:

A completed Submission Form and 1st Lien 1003 must be received before the file will be disclosed and the 7 day waiting period for Closing can begin.

Emails or Attachments larger than 20 Megabytes will not be received by IBC.

The Certification Statement on the Submission Form must be completed by the Submitter of the loan request.

IBC FE is responsible for issuing disclosures for the 2nd lien submission. Please Do NOT issue a 2nd Lien Loan Estimate, 2nd Lien 1003, or any 2nd Lien Disclosure for this application. Otherwise, IBC will not accept this submission.

Please indicate which region the 1st Lien Originator works in:

Austin / San Antonio / Rest of Texas (AE: Bob Almand)

Houston & Surrounding Areas (AE: Buzz Owen)

D/FW & Surrounding Areas (AE: Dana Kellner)

Although not required for submission, we will accept the following documents for an expedited approval:

- INCOME** (W-2, Paystubs, Tax Returns, Etc.)
- ASSETS** (Account Statements, Etc.)
- COPY OF APPRAISAL** (Must Be PDF w/ Color Photos)
- 1ST LIEN 1008** (w/ Loan Amounts Matching 1st Lien 1003 & Sub Form)

Required:

- 1ST LIEN 1003 w/ 2018 DEMOGRAPHIC INFORMATION ADDENDUM (DIA)**
 - * Loan amounts for both 1st & 2nd liens must be completed in "Details of Transaction" section.
 - * Loan amounts on 1003 must also match Submission Form.