



# LOAN SUBMISSION FORM

EMAIL TO: [prequalsubmissions@accmortgage.com](mailto:prequalsubmissions@accmortgage.com)

Phone: (240) 314-0399

## UNDERWRITING CRITERIA

Internal Use Only	
Base	
Fico	
Doc Type	
Cr Grade	
Product	
Ln Amt.	
Other	
Lock	
Adj. Rate	Adj. Price

1. Loan must show tangible net benefit to the borrower
2. Borrower must demonstrate ability to repay
3. Appraisal must be accurate, we verify all appraisals

Date Submitted:

Loan Officer Name:

Processor Name:

Processor Email:

Broker:

Cell Phone:

Office Phone:

Closing Date

Email:

Fax:

Underwriting Fee: \$999    Admin Fee: \$495

Broker can charge up to 3 points per deal plus a reasonable processing fee. All appraisals must have interior photos and two current listings, ordered by ACC.

## BORROWER/LOAN INFORMATION

Borrower: \_\_\_\_\_ SSN #: \_\_\_\_\_  
 Co-Borrower: \_\_\_\_\_ SSN #: \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 Loan Amount: \$ \_\_\_\_\_ ARV/Appraised Value: \$ \_\_\_\_\_ Sales Price: \$ \_\_\_\_\_  
 LTV: \_\_\_\_\_ % CLTV: \_\_\_\_\_ % DTI: \_\_\_\_\_ %

### OCCUPANCY

- Owner Occupied
- Non-Owner
- 2<sup>nd</sup> Home

### LOAN TYPE

- Purchase
- Rate/Term Refinance
- Debt Consolidation
- Home Improvement
- Cash-Out Amount \$ \_\_\_\_\_
- Interest Only

### DOCUMENTATION

- Full Doc
- 12 Months Bank Statements
  - Business     Personal
- 24 Months Bank Statements
  - Business     Personal
- Asset Depletion
- NIVA

\* All owner occupied properties have a max DTI up to 50%

### PROPERTY TYPE

- SFR
- Townhouse
- Condo
  - Warrantable
  - Non-Warrantable
- Other

### PROGRAM DESIRED

- Portfolio
- Traditional
- Fix & Flip
- ITIN
- Foreign National

### AREA

- Urban
- Suburban
- Rural

### BRIEF SUMMARY OF LOAN NEEDED

\* Minimum Loan Amount \$100,000

FULL PACKAGE     PRE-GRADE

Please include Complete 1003, Credit Report, Proof of Funds, & Rehab Budget (if applicable)

932 Hungerford Drive, Unit 6, Rockville, MD 20850  
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