

HTL REVERSE SUBMISSION - HTL PROCESSED

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Broker/Company:	
Processor: Email: _	P:
Loan Officer: Email: _	P:
Settlement Agent/Company:	
BORROWER/PROPERTY INFORMATION	
Borrower & Co-Borrowers:	
Email Address(s):	
Property Address:	
City: State:	Zip:
LOAN INFORMATION	
Is this a HECM to HECM REFINANCE: Is this a HECM for PURCHASE: Is this a CONDOMINIUM: If YES, name of CONDOMINIUM:	
SUBMISSION REQUIREMENTS (PLEAS	E SUBMIT IN THE FOLLOWING ORDER)**
 □ Complete loan package (see Submission Sheet) □ Counseling Certificate (signed and dated) □ Counseling Addendum – if applicable (CA loans) □ Legible DOB verification (borrower(s) and NBS) □ Legible SSN verification (borrower(s) and NBS) □ Mortgage Statements, Payoff Demand □ Proof of insurance with dec page □ Funds to Close (2 months complete bank statements) □ Trust Agreement, include all pages and amendment □ POA/Guardianship/Conservatorship Documentation with approval from title □ Purchase; purchase contract and all purchase documents; escrow information ** PLEASE NOTE in order for the file to move through	Appraisal request: HighTechLending to choose Broker to choose from the following: Landmark Coester Appraisal Group Core Valuation Management Property Rate Corporation Acceleratged Appraisal Group Lenders Link Streetlinks Nationwide Appraisal Network AMC Links Appraisal Tek Other
Processing to Underwriting, all documents must be completely filled out, signed and dated by borrower(s) and Originator. File will be taken out of the file flow if there is any missing information and returned to be completed.	Title/Escrow: HighTechLending to choose Broker to choose:

SUBMISSION TO HIGHTECHLENDING;

- Place 2 page Submission Sheet on top of package
- > Submit complete package through "submit" button in RV (must be in Submission Sheet stacking order)
- F-mail reverseprocessing@hightechlending.com upon submission with name of borrower being submitted
- > Submit additional documents in "Note" section in RV
- > Include any LOE/Processor's cert for the following; any potential change in vesting, NBS, NBR, repair set aside requests

NOTE: If there are disclosures you are missing within your package, please refer to the "add documents" location within the application section of the documents drop down in Reverse Vision.

HighTechLending Inc FHA Sponsor ID: 2496900000

Name of Insured on Title Prelim/Commitment/Final Policy: HighTechLending Inc

Loss Payee for Hazard, Flood and CPL:

HIGHTECHLENDING INC It's successors and/or assigns 7777 Greenback Lane Ste. 210 Citrus Heights, CA. 95610



NAME

HTL REVERSE SUBMISSION SHEET

SUBMISSION REQUIREMENTS (PLEASE SUBMIT IN THE FOLLOWING ORDER)**

LOAN APPLICATION 4000	
LOAN APPLICATION – 1009	MISCELLANEOUS REVERSE DISCLOSURES (CONT.)
☐ Upfront 1009; completed, signed and dated	☐ Flood Insurance Certification Notice
☐ HUD/VA Addendum	☐ Verification of Occupancy
	☐ Credit Card Authorization Form
DISCLOSURES	☐ FHA-Insured HECM Loan Application Disclosure
☐ (TALC) Total Annual Loan Cost Rate	☐ Applicant Compliance Agreement
☐ Amortization Schedule	☐ Notice of Applicant Regarding Earthquake Insurance for condo
□ Comparison	☐ Machine Copies Notice
☐ Good Faith Estimate (GFE)	☐ Per Diem Interest Charge Disclosure
☐ Estimate of Closing Costs Worksheet	☐ Credit Score Disclosure
☐ Borrowers Acknowledgement of Disclosures	☐ Reverse Mortgage Worksheet Guide.
☐ Applicant Acknowledgement of GFE	☐ Important Notice to Reverse Mortgage Loan Applicant
☐ Settlement Service Provider List	☐ Consumer Credit Report Disclosure
□ Required Providers by the Lender	☐ Broker Fee Agreement
☐ Truth in Lending Disclosure (Fixed only) Home	☐ OTHER MISCELLANEOUS AND STATE SPECIFIC
Equity Conversion Mortgage Disclosure (Arms)	DISCLOSURES
RE-DISCLOSURES	NON BORROWING SPOUSE DOCUMENT
☐ Cover page with valid Change in Circumstance	□ Authorization to Pull Credit on Non-borrowing Spouse
☐ All pages in re-disclosure package	□ Non-Borrowing Spouse Disclosure and Certification
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MISCELLANEOUS REVERSE DISCLOSURES	□ Notice to Non-Borrowing Spouse/Owner or Resident□ Non Borrowing Spouse Certification
☐ Servicing Transfer Disclosure	☐ Unmarried HECM Mortgagor Application Disclosure and Cert.
☐ Information Regarding Intent to Purchase Annuity	Diffication disclosure and Cert.
☐ Customer Identification Certification (completed)	HECM FOR PURCHASE DOCUMENTS
☐ Fair Lending Notice	
☐ Lead Based Pain Certification	☐ Lead-Based Paint Seller's Disclosure Form
☐ Borrower's Notifications	☐ Amendatory/Escape Clause
☐ Home Equity Conversion Mortgage Consumer	□ Real Estate Certification
Protection Measures Against Excessive Fees	☐ HECM for Purchase Occupancy Affidavit
☐ Tax and Insurance Disclosure	☐ FHA Identity of Interest Certification
☐ Equal Credit Opportunity Act Notice, Fair Lending, etc.	☐ For Your Protection: Get a Home Inspection
□ Privacy Policy Disclosure	
☐ Notice of Availability of Real Estate Appraisal	** PLEASE NOTE in order for the file to move through
☐ Borrower's Certification and Authorization	Processing to Underwriting, all documents must be
☐ Reverse Mortgage Repair Acknowledgement	completely filled out, signed and dated by borrower(s) and
☐ List of HUD approved Counselors	Originator. File will be taken out of the file flow if there is any
□ HUD Counseling Disclosure	missing information and returned to be completed.
□ Alternative Contact	
☐ Authorization for SSA to Release Social Security	
Upon approval with PTD:	Upon Clear to Close:
	HTL Processor will contact title/escrow for fees
HTL Processor will send Broker any conditions that they are to	HTL Processor will submit Lock and Doc
complete	Broker will receive Lock Confirmation for approval
•	HTL Processor will work with broker on closing date and order final loan docs
Submitted by:	

DATE