

THIS FORM MUST BE INCLUDED WITH ALL APPLICATION SUBMISSIONS

Company Name	Broker ID
Office NMLS #	
Broker Contact	
Loan Officer NMLS #	
Loan Officer Email	
E-mail (for file updates)	
Telephone	Fax
Borrower	
Property State	

REQUIRED: Loan Information

Transaction Type: Purchase Refinance Proprietary Refinance

FIXED rate (please fill in): _____ (*rate must be available*)

Would you like Liberty to order the following:

Title (Please complete the necessary information below)

Title Company Name: _____ (if blank we will order with our preferred vendor)

- You must ensure we can order on your company's behalf
- Contact details if not a Liberty vendor

Contact Name:
Contact Email:
Contact Phone Number:

Credit Report (If not provided at time of submission, we will order with our preferred vendor)

Appraisals (Please select one of the following choices)

Yes, Liberty will order the appraisal. (If Partner orders the appraisal, please skip to the next selection)

How will the appraisal payment be made?

COD - Liberty will be placing this order with its internal appraisal ordering platform. Check **must** be waiting at the door for the appraiser.

Credit Card – Liberty will order through Mercury. Please check appropriate options below:

Landmark to contact borrower for payment Landmark to contact Liberty partner for payment

NO, Partner will order the Appraisal (If Liberty orders the appraisal, please leave this section blank)

Note: For EquityIQ, Appraisals must be ordered through FHA Approved Appraisers from Appraisal Roster in FHA Connections

AMC Name: _____

Contact Name:
Contact Email:
Contact Phone Number:

Flood: Must use First American Flood (Liberty will order on your company's behalf)

Minimum Requirements:

CONFIRM SELECTION: Product, Margin/Rate

1009 Application – Monthly income, marital status, HMDA, and 1009 Addendum dated by borrower/LO (must be completed)

Evidence of Date of Birth – Must be legible

Borrower(s) SS Verification – Must be legible

92900A Addendum to the Application – Must be signed and dated by borrower/LO

Counseling Certificate – Must be signed and dated by the counselor and borrower(s) prior to FHA case assignment date and any fees being incurred on behalf of borrower

Hazard/Flood Insurance/Master Condo Policy Verification – Proposed coverage (from the appraisal: appraised value – site value or cost new value) and effective dates showing current coverage (must be in place a minimum of 12 months prior to the date of the initial application)

HOA Dues/Other Assessments (Ground Rents if a leasehold) if applicable

Good Faith Estimate – Must be completed with all applicable fees; total Broker Compensation (GFE Block 1) paid at closing cannot exceed \$ disclosed on initial GFE or on any re-disclosures

GFE Worksheet of Estimated Closing Costs

GFE Acknowledgment Form - Signed and dated by all parties within 3 days of the 1009 executed date (If package created in Liberty calculator software)

Truth-In-Lending – Must be signed and dated by all borrowers, and be for the product selected (Fixed Rate Product Only)

Re-disclosure - Required for Changed Circumstance, Product Elimination, and/or Product Change

Wholesale - Title and Settlement Agent Info Document – Required for the state of Iowa

Comparison Sheet – Must be signed and dated by all borrowers

Amortization Schedule – Must be signed and dated by all borrowers

TALC (Total Annual Loan Cost Disclosure) – must be signed and dated by all borrowers

Servicing Transfer Disclosure – Must be signed and dated by all borrowers

Settlement Service Provider List – Must be completed

Important Terms – Must be signed and dated by all borrowers, and be for the product selected (ARM Product ONLY)

Fixed Interest Rate Disclosure – Must be signed and dated by all borrowers

Broker Certification of Appraisal Delivery to Borrower(s)

Right to Receive Appraisal Disclosure

List of Counseling HUD Approved Counseling Agencies provided to borrower

Tax and Insurance Disclosure – Must be completed, signed and dated by borrower/LO

Third Party Fees Disclosure – (Not applicable for EquityIQ) Must be signed and dated by all borrowers.

Annuity and Advisor Disclosure – Must be signed and dated by borrower/LO

Borrower's Certification and Authorization to Release Information – Must be signed and dated by all borrowers

Borrower's Notification/Broker Certification – Must be signed and dated by borrower/LO

Patriot Act/Bankruptcy Statement – Must be signed and dated by all borrowers/LO

Appraisal Disclosure – Must be signed and dated by all borrowers

Liberty Privacy Policy (wholesale loans only)

Is a Reverse Mortgage Right for You? MA Opt In Disclosure – Must be signed and dated by all borrowers after counseling has occurred (for properties in the state of Massachusetts only)

State-Specific Lender Disclosures (as applicable) – Must be completed, signed, and dated by all borrowers

Reverse Mortgage Worksheet Guide (California Loans ONLY) – Must be dated the same day or prior to application and counseling

Important Notice to Reverse Mortgage Applicant (California Loans ONLY) – Must be dated the same day or prior to application and counseling

Purchase Disclosures (For HECM)

Notes:

By signing below, I certify a copy of the application package was provided to the borrower.
I have reviewed the information provided and certify that all documents checked off are included in the
attached package and the loan meets HUD and Investor guidelines. Additionally, I am authorizing Liberty
Reverse Mortgage to be able to order these services on my behalf.

Signature

Date

Overnight Submissions to:

Liberty Reverse Mortgage
Attention: Wholesale Operations-File Intake Department
10951 White Rock Road, Suite 200
Rancho Cordova, CA 95670

Email Submissions to:

Submissions@LibertyReverse.com

NOTE: if emailing file submission, please keep file size to 10mb or less to ensure smooth delivery. You may break up the submission if needed, but please use
clear subject lines, (i.e. “Smith File Email 1 of 2”, “Smith File Email 2 of 2”)

Thank you for your partnership with Liberty!