

PBM Submission Form - Pleasanton Wholesale

Provident Loan Number	Submission Date	Submitting Broker/Branch	Phone Number
Branch / Broker Address:		Email address:	Fax #
Processor/Phone	Loan Officer/Phone		PBM Account Executive:

Borrower(s): _____

Property Address: _____

Email Address: _____

Loan Terms:	Occupancy:	Type:	PBM Program # :	Rate Locked <input type="checkbox"/> Yes <input type="checkbox"/> No	
Purchase <input type="checkbox"/>	O/Occupied <input type="checkbox"/>	SFR <input type="checkbox"/>	<input type="text"/>	Rate Lock No of Days	
Refi R/T <input type="checkbox"/>	Investment <input type="checkbox"/>	Condo <input type="checkbox"/>	Fixed <input type="checkbox"/>	Lock Exp. Date:	
C/O Refi <input type="checkbox"/>	Second Home <input type="checkbox"/>	PUD <input type="checkbox"/>	ARM <input type="checkbox"/>	Program Type	
N-C/O Refi <input type="checkbox"/>	DU Refi Plus <input type="checkbox"/>	Units <input type="checkbox"/>	I/O <input type="checkbox"/>	<input type="checkbox"/> Conv <input type="checkbox"/> FHA <input type="checkbox"/> VA	
Streamline <input type="checkbox"/>	LP Access <input type="checkbox"/>	#	Price Sheet Code Used for GFE Completion _____		
			Date of Price Sheet Used for GFE Completion _____		
			Impounds (Check One) <input type="checkbox"/> Yes <input type="checkbox"/> No		
Est. Value	Sales Price	PUD/Condo Name	1st Payment Date	Ratios	LTV/CLTV
\$	\$				
Base Loan Amount	Total Loan Amount				Amort.
\$	\$				

FEE DETAILS - BY GFE BLOCK

Source of Loan Originator Compensation

Lender Paid Compensation _____ % Plan Borrower Paid Compensation _____ % Plan

	\$	Broker compensation - corresponding to Mortgage Broker Fee Agreement (Borrower Paid Exempt)	Paid By
	\$	Broker Flat Fee - corresponding to Mortgage Broker Fee Agreement (Borrower Paid Exempt)	
	\$	PBM Branch Fee (Conventional \$945, Government \$945, Streamline \$645)	
	\$	FHA Flip \$1345	
Block 1 Total	\$		Borrower Seller Lender Other Party Broker
Refer to the attached instruction page for proper completion of the next section			
	\$	Lender paid compensation - Enter amount as a (Negative) (Leave blank if borrower paid comp)	
	\$	Lender Paid - Discount for rate selected after adjustment of Lender Paid Comp Plan	
	\$	Lender Paid - Premium pricing for rate selected after adjustment of Lender Paid Comp Plan	*To Borrower
	\$	Borrower paid - Discount for rate selected	
	\$	Borrower paid - Premium pricing for rate selected	*To Borrower
Block 2 Total	\$		
Block A	\$	Total Adjusted Origination	

*To Borrower to use towards closing cost

GFE Block 3 Fees - PBM Selected Services; Include

Credit Report Fee	\$ _____		
Appraisal Fee	\$ _____	Paid	\$ _____ Due \$ _____
FHA Upfront MIP/VA Funding Fee	\$ _____		

GFE Block 3: \$

GFE Block 4 Fees - \$

*Escrow and Title Escrow Fee and Title Insurance

GFE Block 5 Fees: Owner's Title Insurance:REQUIRED on purchase \$

GFE Block 7 Recording Fees: Recording Fee: \$

GFE Block 8 Transfer Tax: See Reference Chart at www.pbmwholesale.com \$

GFE Block 11 Homeowner's Insurance: \$

Actual amount of quote or .35% of total loan amount

Loan Originator Certification

As the loan originator, I hereby certify that in compliance with the anti-steering prohibitions found in Regulation Z, 12 CFR 226.36(e), I have presented the borrowers with an Anti-Steering Disclosure of Loan Options available. The Loan Options presented were from creditors with whom the loan originator regularly does business. In addition, the Loan Options provided were based on the type of transactions for which the borrowers have expressed an interest. Further, as the loan originator, I hereby certify on behalf of the broker that our brokerage company will retain records evidencing Broker's compliance with the Regulation Z originator compensation and anti-steering rules, including but not limited to, originator compensation plans, payroll and commission records, borrower compensation, lender compensation, lender compensation plans, lender rate sheets and borrower loan option disclosures, for at least two years, in compliance with Regulation Z, 12 CFR 226.25(a).

Loan Originator Signature x _____
Date _____

Source of Loan Originator Compensation

Lender Paid Compensation _____ % Plan

	\$		Paid By			
		Broker compensation - corresponding to Mortgage Broker Fee Agreement (Borrower Paid Exempt)				
		Broker Flat Fee - corresponding to Mortgage Broker Fee Agreement (Borrower Paid Exempt)				
		PBM Branch Fee (Conventional \$945, Government \$945, Streamline \$645)				
		FHA Flip \$1345				
Block 1 Total	\$					
			Borrower	Seller	Lender	Other Party
A	\$	Lender paid compensation (Leave blank if borrower paid comp)				
B	\$	Lender Paid - Discount for rate selected after adjustment of Lender Paid Comp Plan				
C or D	\$	Lender Paid - Premium pricing for rate selected after adjustment of Lender Paid Comp Plan				*To Borrower
Block 2 Total	\$					
Block A	\$	Total Adjusted Origination				

- A. PAR Price - Leave all 3 fields in this section blank or -0- which will then reflect the borrower to pay for the comp plan and our lender fees in Block A.
- B. MARKET COST - Amount of Market Cost from base rate sheet PLUS amount of comp plan. Input the total as a POSITIVE number.
- C. PREMIUM PRICING (Lender Credit **EXCEEDS** Comp Plan) - Take the amount of the net lender credit from the base rate sheet MINUS the comp plan amount. Enter the difference as a **(NEGATIVE)** number.
- D. PREMIUM PRICING (Lender credit is **LESS** than Comp Plan) -Take the amount of the net lender credit from the base rate sheet and deduct it from the comp plan. Enter the difference as a POSITIVE number.