

# Loan Officer Responsibilities

1. Provides COREmpg with a full loan package for each loan submission including the following items as applicable.
  - Completed and signed Fannie Mae Form 1003
  - All appropriate disclosures including the Loan Estimate
  - Earnest Money Agreement/Purchase Agreement if applicable
  - Credit report and invoice
  - All necessary documents from applicant including, but not limited to:
2. Photo ID for all borrowers
3. Most recent 2 years W2's
4. Federal tax form 1040 and any additional necessary tax forms if applicable
5. Current pay stubs
6. Asset statements
7. Mortgage Statement for refinances and additional properties owned
8. Homeowner's insurance information if provided by borrower
9. Any other information or items necessary to close the loan
10. Chooses the lender and loan program to which COREmpg will submit the loan package
11. Prepares the Loan Estimate/Fees Worksheet
12. Locks all loans and provides COREmpg with the lock terms
  - Responsible for monitoring rate lock expiration dates
13. Keeps Service Processing informed in a timely manner of all changes to a loan package that may occur after initial submission
14. Communicate directly with the processor