



**"Pre-Flight" Residential Mortgage Loan**

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This form is designed to assist the FLC Bank Account Executive & Underwriters with analyzing a loan submission BEFORE it is officially submitted to accomplish the following: Enhance "Pull Through", "Funding Ratios", "Broker Scorecards", & Increase Loan Origination volume.

**MORTGAGE LOAN ORIGINATOR (MLO) NAME/NMLS #:** \_\_\_\_\_

Please fill out and "check" the appropriate boxes below:

**Borrower Name:** \_\_\_\_\_

**Employment Status:** W-2      Self-Employed

**Tri-Merge Credit Scores:**

	_____	_____	_____
	Equifax	Experian	TransUnion
<b>DTI</b>	_____ %	_____ %	
	(Front)	(Back)	

**Co-Borrower Name:** \_\_\_\_\_

**Employment Status:** W-2      Self-Employed

**Tri-Merge Credit Scores:**

	_____	_____	_____
	Equifax	Experian	TransUnion
<b>DTI</b>	_____ %	_____ %	
	(Front)	(Back)	

**Property Types:** SFR      Townhouse      Condo      Loft      PUD  
Duplex      Triplex      Fourplex      Other: \_\_\_\_\_

<b>Property Value</b>	<b>1TD Loan Amount</b>	<b>2TD HELOC/Loan Amount</b>	<b>LTV</b>	<b>CLTV</b>
\$ _____	\$ _____	\$ _____	_____ %	_____ %

**Borrower Occupancy:** Owner-Occupied      2<sup>nd</sup>/Vacation Home      Non-Owner Occupied Or Investment

**Co-Borrower Occupancy:** Owner-Occupied      2<sup>nd</sup>/Vacation Home      Non-Owner Occupied Or Investment

**Transaction Type:** Purchase      Refinance R/T      Cash-Out Refinance

**Close of Escrow Date:** \_\_\_\_\_

**Compensating Factors:** \_\_\_\_\_

**Detracting Factors:** \_\_\_\_\_

**Narrative Addendum (attach if needed):** \_\_\_\_\_



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