Submission Instructions & Checklist

1. Fax or email loan submission documents with the completed Greystone Financial Group Submission Form (PLEASE DO NOT fax the appraisal). See documentation requirements below for each loan type. If this is your first submission please send the broker package.

- Submission Fax: 702-949-1917

- Submission email address: newloans@greystonefinancialgroup.org

2. Email the PDF appraisal to newloans@greystonefinancialgroup.org and reference the borrower's last name in the subject line.

3. Email the Fannie Mae 3.2 file to newloans@greystonefinancialgroup.org and reference the borrower's last name and lien position (1st loan or 2nd loan) in the subject line.

Documentation Requirements Agency and Standard Loans (Non FHA/VA or USDA)

___ Greystone Financial Group Submission Form and Broker Packet (send broker pkg on 1st loan)
___ 1003 & 1008 (copy of initial signed 1003).
___ Fannie Mae 3.2 file
___ Credit Report (dated within 30 days)
___ Income Documentation (current paystubs, 1 year W-2 or 2 years 1040's for Self Employed or Commissioned)
___ Assets (60 days of bank statement, ALL pages or bank VOD)
___ Signed Purchase Contract (if applicable)
___ 4506T/GFE/TIL & Signed Borrower's Authorization.

Additional Documentation Requirements for FHA Loans

___ Greystone Financial Group Submission Form and Broker Packet (send broker pkg on 1st loan)
___ FHA ID # (must have mini eagle)
___ FHA Case number assignment
___ All FHA Disclosures (Broker can get these from their origination system) signed
___ Amendatory Clause- must be signed by seller and borrower at time of contract
___ 92900 – addendum pgs 1 & 2 to the 1003 (signed and completed)

Additional Documentation Requirements for USDA Loans

___ Greystone Financial Group Submission Form and Broker Packet (send broker pkg on 1st loan)
___ RD form 1980-21 & 0410-09, completed and signed by borrower and GFG (provided by AE)
___ Credit explanation letter and any supporting documentation for multiple credit pulls in the last 90 days or any delinquencies
___ GUARANTEED RURAL HOUSING CERTIFICATION OF INSPECTION FOR EXISTING DWELLING (if not using FHA approved appraiser use this form provided by AE)

Main Office Number 877-673-LOAN (5626)

Conditions Fax: 702-949-1918
Conditions email address:
conditions@greystonefinancialgroup.org

All Prior to Doc conditions must be received before underwriter will review.

GREYSTONE FINANCIAL GROUP
A MORTGAGE BANK

WHOLESALE SUBMISSION FORM

Account Executive:		Account Manager:	
E-Mail:		E-Mail:	
Telephone Number:		Telephone Number:	
Fax:		Conditions Fax:	

BROKER INFORMATION

Broker		Processor:	
Loan Ofc		Processor E-Mail:	
Address		Phone	
City	State	Fax	

BORROWER INFORMATION

Borrower Name:		Property Address:	
Co-Borrower Name:		Mailing Address	
Estimated Close Date:		Escrows/Impounds:	☐ Yes ☐ No

LOAN INFORMATION

Purpose
- ☐ Purchase
- ☐ R/T Refinance
- ☐ Cash Out Refi

Occupancy
- ☐ O/O
- ☐ 2nd Home
- ☐ N/O/O

Property Type
- ☐ SFR
- ☐ Condo (Low Rise)
- ☐ Condo (Hi Rise)
- ☐ UNITS -
- ☐ PUD

Product
- ☐ Fixed
- ☐ 3yr ARM
- ☐ 5yr ARM
- ☐ 7yr ARM
- ☐ 10yr ARM

Program
- ☐ Conforming/Agency
- ☐ Jumbo Elite
- ☐ Agency A Minus
- ☐ FHA
- ☐ VA
- ☐ Rural Housing
- ☐ MI Buster
- ☐ Jumbo Conforming
- ☐ Jumbo Special

DOC Type
- ☐ Full Doc

Term

FIRST MTG
- ☐ 30/30
- ☐ 40/40
- ☐ 15/15
- ☐ I/O

SECOND MTG
- ☐ 30/15

Sales Price: $	Appraised Value: $	LTV:	CLTV:
Loan Amount (1st): $	Loan Amount (2nd): $	Credit Score:	
Rate (1st):	Rate (2nd):	Mtg Lates: x30 x60 x90	
Yield Spread/Rebate:	Yield Spread/Rebate:	Bankruptcy	
Discount (1st):	Discount (2nd):	Foreclosure	

SUBMISSION REQUIREMENTS

- ☐ 1.Greystone Financial Group Submission Form
- ☐ 2.1003 & 1008 (copy of initial signed 1003)
- ☐ 3.Fannie Mae 3.2 file
- ☐ 4.Credit Report (dated within 30 days)
- ☐ 5.Assets (60 days of bank statement, ALL pages or bank VOD)
- ☐ 6.Signed Purchase Contract (if applicable)
- ☐ 7.GFE/TIL & Signed Borrower's Authorization
- ☐ or 2 years 1040's for self employed or commissioned)
- ☐ 8.Income Documentation (current paystubs, 1 year W-2

COMMENTS:

Form **4506-T**
(Rev. April 2006)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.
Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

TIP: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

CAUTION: *If a third party requires you to complete Form 4506-T, **do not** sign Form 4506-T if lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ____________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days. . . . . . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days. . . . . . ☐

CAUTION: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

___/___/______ ___/___/______ ___/___/______ ___/___/______

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Telephone number of taxpayer on line 1a or 2a
(   )

Sign Here

Signature (see instructions) Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

Note: *If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.*

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware Florida, Georgia North Carolina, Rhode Island South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 678-530-5326
Arkansas, Kansas Kentucky, Louisiana, Mississippi Oklahoma, Tennessee, Texas West Virginia	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado Hawaii, Idaho Montana, Nebraska Nevada, New Mexico Oregon, South Dakota, Utah Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio Wisconsin	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP,1111 Constitution Ave. NW, IR-6406, Washinton, DC 20224. Do not send the form to this address. Instead see *Where to file* on this page.