

EMB Closed Loan Submission Form (For Purchase)

- **Emerging Mortgage Banker (EMB) Lenders:** Attach this form as a cover sheet to the documents listed below and upload to wholesale.franklinamerican.com. See [Memo No. 14-05-14](#) for detailed upload instructions.
- **Fulfillment companies that do not have access to upload:** Attach this form as a cover sheet to the documents listed below and email the complete closed loan file (PDF or TIF extension) to embaudit@citizensbank.com for processing. Please include the borrower's name and loan number in the subject line.

Borrower(s):	Citizens Loan #:	Date:
EMB Lender:	Phone:	Fax:
EMB contact(s):	<i>Below, please enter any email addresses for contacts that receive loan suspense/purchase correspondence:</i>	

Email 1:	Email 2:	Email 3:
-----------------	-----------------	-----------------

Please include all files below with your upload or email attachment.

<input type="checkbox"/> Fully Executed Closing Disclosure (CD)	<input type="checkbox"/> Copy of Photo Identification for each borrower
<input type="checkbox"/> Fully Executed Seller CD <i>(If applicable)</i>	<input type="checkbox"/> Appraisal Valuation Acknowledgement
<input type="checkbox"/> Final CD for escrow states	<input type="checkbox"/> Batch transfer <i>(When EMB uses their own MIN number)</i>
<input type="checkbox"/> TRID-Compliant proof of CD delivery to borrower <i>(Only if using a 3rd party doc provider)</i>	<input type="checkbox"/> Assignment to MERS with proof of recordation <i>(Only applicable if NON-MERS security instrument is used)</i>
<input type="checkbox"/> Correction Agreement/Limited Power of Attorney or Compliance Agreement	<input type="checkbox"/> Privacy Policy Disclosure w/ Opt In/Opt Out Selection
<input type="checkbox"/> HPML Printout	<input type="checkbox"/> W-9s
<input type="checkbox"/> Fully Executed Final 1003 <i>(Use Citizens-approved version)</i>	<input type="checkbox"/> 4506-C
<input type="checkbox"/> Payment Letter	<input type="checkbox"/> Tax Record Information Sheet
<input type="checkbox"/> Initial Escrow Account Disclosure or Escrow Waiver Disc	<input type="checkbox"/> Any applicable riders
<input type="checkbox"/> Notice of Right to Cancel <i>(Refinances only)</i>	<input type="checkbox"/> Right of Rescission <i>(Refinance only)</i>
<input type="checkbox"/> Any applicable riders	<input type="checkbox"/> Insured Closing Protection Letter (ICPL)
<input type="checkbox"/> Hazard Insurance Policy/Binder (Dec page)	<input type="checkbox"/> MI Certification <i>(For loans with MI)</i>
<input type="checkbox"/> Flood Insurance Declaration page <i>(If applicable)</i>	<input type="checkbox"/> Conditional Commitment <i>(USDA loans only)</i>
<input type="checkbox"/> Flood Related Notice Information/Other to borrower*	<input type="checkbox"/> Certified Copy of Security Instrument
<input type="checkbox"/> Per Diem Interest Disclosure and Escrow Agent Certification <i>(California properties only)</i>	<input type="checkbox"/> Title Commitment <i>(To confirm that the correct title is sent to the custodial bank)</i>
<input type="checkbox"/> Occupancy Affidavit	<input type="checkbox"/> Warranty Deed <i>(Purchase only)</i>
<input type="checkbox"/> USA Patriot Act Disclosure - Customer ID Form	<input type="checkbox"/> Power of Attorney <i>(If applicable)</i>
<input type="checkbox"/> Survey <i>(Texas properties only)</i>	<input type="checkbox"/> Also Known as Statement(s) (AKA)
<input type="checkbox"/> Outstanding Prior to Funding Conditions	<input type="checkbox"/> Signature Affidavits

FHA Loans	Condo/Attached PUD
------------------	---------------------------

<input type="checkbox"/> Broker agent certification, settlement certification, and certification of seller <i>(Purchase only)</i>	<input type="checkbox"/> HOA master liability policy
<input type="checkbox"/> HUD/VA Addendum to 1003 (92900a) <i>(purchase and refi)</i>	<input type="checkbox"/> HOA building policy <i>(If applicable)</i>
<input type="checkbox"/> Warranty of Completion of Construction <i>(Only for FHA New Construction)</i>	<input type="checkbox"/> HO-6 walls in declaration page <i>(If applicable)</i>

VA Loans

<input type="checkbox"/> Nearest Living Relative	<input type="checkbox"/> Veteran's Statement/Lender's Certification - IRRRL <i>(IRRRL only)</i>
<input type="checkbox"/> HUD/VA Addendum to 1003 (92900a) <i>(purchase and refi)</i>	<input type="checkbox"/> Report and Certification of Loan Disbursement (Form 26-1820)
<input type="checkbox"/> VA Refinance Certification <i>(Non-IRRRL refinances)</i>	<input type="checkbox"/> Alive and Well <i>(Only if POA is being used for veteran)</i>

VA New Construction Loans

<input type="checkbox"/> Warranty of Completion of Construction	<input type="checkbox"/> Lead/Water-Safe Water Drinking Act Disclosure
<input type="checkbox"/> CABO Compliance Certification	

Please ship the following required physical documents to the delivery address provided below:

<input type="checkbox"/> Original Note	Citizens Bank, N.A. EMB-1000 5221 N. O'Connor Blvd., Ste. 1000 Irving, TX 75039
<input type="checkbox"/> Original Allonge <i>(If applicable)</i>	
<input type="checkbox"/> Bailee Letter/Wire Instructions <i>(Banks/credit unions)</i>	

This submission form does not and is not intended to provide a complete list of the data that may be required to properly document a particular loan file. Loan files must include all documentation required under the provisions of the Citizens Guide, the VA, FHA, and Ginnie Mae Guides, the Fannie Mae Selling/ Servicing Guides, and the Freddie Mac Selling/ Servicing Guides, as applicable.

Equal Housing Lender. Mortgages are offered and originated by Citizens Bank, N.A. Citizens is a brand name of Citizens Bank, N.A. (NMLS ID #433960). For mortgage banking professionals only; not authorized for distribution to consumers or third-parties. ©2021 Citizens Financial Group, Inc. All rights reserved.