

Your Account Team

ACCOUNT EXECUTIVE:

ACCOUNT MANAGER:

NON-QM ACCOUNT EXECUTIVE:

Your Account Information

CLIENT ID #:

COMP:

PORTAL USER NAME:

Client Services

1-888-988-1695 Option 3

TPOassist@NewPennFinancial.com

LE Edits: TPOLECompliance@newpennfinancial.com

Client Loan Support

Mia Johnson

925-349-1844 • mjohanson@newpennfinancial.com

New Penn's Lender Fees

FEE	AMOUNT
VA IRRRL/FHA Streamline	\$495 UW/No Admin
Origination - CA/NV/NY/WA	\$550 UW/\$445 Admin
Origination - All other states	\$550 UW/\$405 Admin
SMART Non-QM	\$795 UW & \$500 Admin
Jumbo Loan Fees	\$995
CDA for Jumbo/SMART Non-QM	\$150 (Except for Jumbo C)
Texas Attorney	\$125
Desk Review For \$1-1.5M Loans	\$150
Desk Review & Report Fee for Transferred Appraisal	\$225; \$325 for 2-4 unit
Life of Loan Flood Certs (All Products)	\$6
Tax Service Fee (FHA loans not charged)	Up to \$999k: \$80; +\$10 for each additional \$100k

Important Information

LENDER IDs: FHA: 2557400002 • VA: 6001710000
 FNMA: 27471 • FREDDIE: 158390

FOR LOCK EXTENSIONS, CANCELLATIONS:
 lockrequest@newpennfinancial.com

ORDER AN APPRAISAL:
 www.gonewpenn.com/client-library/order-appraisals

HOI/FLOOD/CONDO INSURANCE LOSS PAYEE CLAUSE:
 Shellpoint Mortgage Servicing, ISAOA/ATIMA
 PO Box 7050, Troy, MI 48007-7050

NEW PENN SERVICING:
 Customer Service: 866-317-2347
 Email: loanservicing@newpennservicing.com

TITLE REQUIREMENT HIGHLIGHTS:

- Transaction Specific Closing Protection Letter
- Wiring Instructions on Agent's Letterhead
- Pre-HUD (Attorney Fees and Closing Costs)
- Title Commitment within 45 days of funding
- 24 Month Chain of Title
- Alta 8.1 on all loans / Transaction specific ALTAs

TITLE COMMITMENT, CLOSING PROTECTION LETTER & SUBORDINATION AGREEMENTS MORTGAGEE CLAUSE:
 New Penn Financial, LLC, ISAOA/ATIMA
 4000 Chemical Road, Suite 200
 Plymouth Meeting, PA 19462

INSURANCE REQUIREMENT HIGHLIGHTS:

- Policy Dates required - Effective and expiration dates
- Minimum of 3 months coverage remaining on Refi's
- Purchases require 1yr coverage; may be paid at closing
- Max deductible lesser of 5% or \$5,000
- Refer to applicable agency guidelines for requirements
- If using guaranteed replacement cost insurance, policy must state as such

Helpful Hints

- Find required forms/disclosures at GoNewPenn.com
- Max file upload size 32MB
- POA must be specific to transaction and submitted for approval. POA specific to transaction along with letter from borrower must be submitted for prior UW approval.
- Trust documents must be submitted for approval / certification drawn by NPF
- HO6 coverage required for attached dwellings / condos. Must cover betterments and improvements.
- Our site performs best when using Google Chrome