



Submission Checklist: PBM Issued LE

The following items are required when broker is requesting Provident Bank to issue Loan Estimate.

Broker will need to Register loan on the Broker portal and input all fees associated with loan using their *PCE or closing cost worksheet. Once registered please upload the following documents:

- PBM Submission Form- Fully completed and signed by the loan officer
 - Initial Fee Worksheet
 - Initial 1003 Application (completed, signed and dated by the Loan Officer)
 - 1008/FHA transmittal/MCAW/VA Loan Analysis
 - Borrowers Signed Authorization
 - Credit Report and Credit Score Disclosure
- **PBM requires 24hrs to issue the LE therefore file must be uploaded by 3pm the day prior to being required**
 - **PBM will electronically deliver the LE to Borrower and Loan officer; all emails must be provided on the submission form**
 - **PBM will advise when borrower has consented so that Loan officer can contact borrower for “intent to proceed” verification**

FEE REMINDER

No fees can be charged (except a bona fide credit report fee) until the Loan Estimate is received by the consumer AND the Intent to Proceed has been obtained from the consumer.