

HEARTLAND LOAN SUBMISSION INSTRUCTIONS

Here are basic instructions on how to submit a new loan application to our company. The following steps are in process to assist you, and to help your loan submission go smoothly.

Please see the following steps:

1. Input your Entire Borrower's Information into your CALYX/Point Software (Complete).
2. Export the Borrower's CALYX/Point File to a Fannie Mae 3.2 File, and save to your desktop.
3. Email the Borrower's Fannie Mae 3.2 File to loansubmission@heartlandcorporation.com.
4. Fax immediately a Borrower's Consent or Borrower's Authorization form to (909) 890-3726.

At this point, the CALYX/Point File will be reviewed by your Account Manager, and the loan application and all applicable disclosures will be sent back to you in Adobe Acrobat (.pdf) format for you to print out. Once you receive this email with the applicable forms, print all forms on the applicable size paper, and have your borrower's sign.

Once your borrower's have signed the loan application package and all disclosures, you will need to take the following steps:

1. Complete a [Heartland Financial Loan Submission Form](#).
2. Then Fax or Email the Heartland Financial Loan Submission Form (Completed) to (909) 890-3786 or email to loansubmission@heartlandcorporation.com (DO NOT EMAIL THIS TO YOUR ACCOUNT MANAGER).
3. Then Fax or Email the Loan Application Package and All Disclosures (Signed by Borrower) to (909) 890-3786 or email to loansubmission@heartlandcorporation.com (DO NOT EMAIL THIS TO YOUR ACCOUNT MANAGER).

After we receive your full loan application, as described above, your loan will be immediately processed. Additionally, you will receive a "Conditions List" within 24 hours (if there are any missing conditions).

If you have any questions or need further assistance, please contact your Account Manager.

HEARTLAND LOAN PRICING INSTRUCTIONS

Here are some basic instructions on how to request new loan scenario pricing. The following steps are in process to help you, and to help your loan pricing go smoothly. Please see the following steps:

1. Download the [Heartland Pricing Request Form](#).
2. Complete the Loan Scenario Section (BE SURE TO COMPLETE ALL FIELDS).
3. Email to loanpricing@heartlandcorporation.com (DO NOT EMAIL THIS TO YOUR ACCOUNT MANAGER).

If you have any questions or need further assistance, please contact your Account Manager.