

TERRITORIAL SAVINGS BANK WHOLESALE PROCEDURES
FOR SUBMISSION AND LOAN ESTIMATE (LE) REQUESTS

- 1) Territorial Savings Bank (TSB) will issue Loan Estimates (LE) for ALL loans brokered into TSB
 - a) The Broker should NOT issue an LE to the borrower, or the file may be rejected by TSB
 - b) The LE request must be received by TSB within 24 hours from the application date (signed by broker) in order to meet TRID compliance requirements
- 2) Email all LE Requests to: Wholesale.LE.Request@territorialsavings.net
- 3) The **LE Request** must include the following:
 - a) **Completed 1003 signed by Broker**, including but not limited to: received date, mortgage broker and loan officer's NMLS ID numbers
 - b) **Completed 1008**
 - c) Completed Wholesale Submission Form/LE Request **as an Excel document** (not .pdf or Word)
 - d) Completed TSB's **Anti-Steering Disclosure signed by the Borrower(s)** or a similar Anti-Steering Disclosure that is acceptable to TSB
 - e) **Escrow Quote of fees** from Escrow company
- 4) The Loan Estimate (LE) will be mailed directly to the borrower together with "Your Home Loan Toolkit" booklet (for purchase transactions), housing counselor list, Intent to Proceed Disclosure and other disclosures for signature. A copy of LE and applicable disclosures will be emailed to the broker and the Broker may opt to use DocuSign* or equivalent to assist in obtaining Borrower's signatures. *if used, please submit the DocuSign proof of completion certification.
- 5) **IMPORTANT:** The **signed Intent to Proceed** Disclosure from each applicant must be received by TSB in order to proceed with the loan application process. It can be emailed together with other required disclosures to: Wholesale.LE.Request@territorialsavings.net
Or: **Mail documents with original signatures** to assigned processor at: 1132 Bishop Street # 2200, Honolulu HI 96813 / Attn: Fran Cabigon or Anita Young

After signed Intent to Proceed (ITP) is received by TSB, *the file's full credit package may be submitted. Please send to your file's assigned processor, or to:*

WholesaleProcessing@territorialsavings.net

After ITP is returned, Broker may also order appraisal by submitting a completed Appraisal Request Form to WholesaleAppraisal@territorialsavings.net. Please see Appraisal Request Procedures for instructions. A Rate Lock may also be executed following signed ITP.