

BROKER INFORMATION				Account Executive:	
Company Name:		Company NMLS ID:		State Lic. No.:	
Processor:		LO Name:			
Processor Phone:		LO Phone:		LO NMLS ID:	
Processor Email:		LO Email:			

BORROWER INFORMATION			
Borrower:		Borrower Email:	
Co-Borrower(s):		Co-Borrower Email:	
Property Address:			

LOAN INFORMATION			
Loan amount (1 <sup>st</sup> )		Appraised Value	
Loan amount (2 <sup>nd</sup> )		Purchase Price	
LTV / CLTV		Qualifying Credit Score	
Interest Rate %		Subordinate Financing?	Yes No

<b>BROKER COMPENSATION</b>	Borrower Paid	Lender Paid	_____ % + \$ _____ = \$ _____ (BPC cannot go above LPC)
<b>PROCESSING FEE</b> (Invoice Required for LPC)	Valid License/NMLS required for Lender Paid Comp		\$ _____
<b>CREDIT REPORT FEE</b> (Invoice Required)	\$ _____ (See <a href="#">Approved Vendor List</a> )		

**PROGRAM INFORMATION** (Pricing not finalized until all Income / Credit / Assets and Appraisal are in file)

PURPOSE	Purchase Rate/Term Cash-Out	OCCUPANCY	Primary 2nd Home Investment	CHARACTERISTICS	First-Time Homebuyer Limited Tradelines No Housing History	First-Time Investor Foreign National ITIN	PROPERTY TYPE	Attached Detached
<b>Doc Type</b>	<b>PROGRAM NAME:</b> _____						<b>STANDARD LOAN TERMS</b>	
<b>Prepayment Penalty Options</b> (Non-QM Investments Only)	<b>** DSCR / Business Purpose Questionnaires **</b>						15 Year Fixed	
5 Year PPP    2 Year PPP	DSCR Ratio: _____						30 Year Fixed	
4 Year PPP    1 Year PPP	Is this a Blanket Loan?.....						40 Year Fixed	
3 Year PPP    No PPP	Will title be held in an entity?.....						5/6 ARM (SOFR)	
	If yes, entity name: _____ Single Member LLC Only.						7/6 ARM (SOFR)	
<b>Waive Impounds?</b>	Is subject property currently leased?.....						10/6 ARM (SOFR)	
Yes    No	If yes, what is the monthly rent received? _____						<b>INTEREST ONLY</b>	
	Has the applicant and/or co-applicant had any foreclosures in the last 3 years?						I/O Fixed 30 YR	
<b>Rate Buydown</b>	Has the applicant and/or co-applicant declared bankruptcy in the last 3 years?						I/O Fixed 40 YR	
None    2-1    1-0	Does the applicant currently live rent free?.....						I/O 5/6 ARM 30 YR(SOFR)	
	If this is a refinance transaction, has the subject been listed for sale within the last 6 months?						I/O 7/6 ARM 30 YR(SOFR)	
<b>R/T Refinance Options*</b>	If yes, the subject must be de-listed prior to application date. Date de-listed _____						I/O 10/6 ARM 30 YR(SOFR)	
Standard    FHA Streamline    VA IRRRL							I/O 5/6 ARM 40 YR (SOFR)	
							I/O 7/6 ARM 40 YR (SOFR)	
							I/O 10/6 ARM 40 YR (SOFR)	

**LOAN SUBMISSION REQUIREMENTS**

**Complete loan packages are required at time of submission. Please send income items pertaining to program type.**

STACKING ORDER		DSCR STACKING ORDER	
<b>APPLICATION</b>	<b>ASSETS</b>	<b>APPLICATION</b>	<b>PROPERTY</b>
<input type="checkbox"/> URLA – Initial (Demographic Information req.)^	<input type="checkbox"/> Asset Statements for Reserves	<input type="checkbox"/> URLA – Initial (Demographic Info Req.)	<input type="checkbox"/> Appraisal Transfer (Original PDF)
<input type="checkbox"/> Any Required State Specific Disclosures*	<input type="checkbox"/> Large Deposit Verification*	<input type="checkbox"/> Any Required State Specific Disclosures*	<input type="checkbox"/> Purchase Agreement
<b>CREDIT</b>	<input type="checkbox"/> Gift Letter*	<b>CREDIT</b>	<input type="checkbox"/> 2nd Full Appraisal*
<input type="checkbox"/> Credit Report^	<input type="checkbox"/> Earnest Money Deposit Verification*	<input type="checkbox"/> Credit Report	<input type="checkbox"/> CDA / Field Review*
<input type="checkbox"/> VOR/VOM*	<b>PROPERTY</b>	<input type="checkbox"/> VOR / VOM*	<input type="checkbox"/> 1007/216 Rent Schedule
<input type="checkbox"/> Credit Explanation Letters*	<input type="checkbox"/> Appraisal Transfer (Original PDF)	<input type="checkbox"/> Credit Explanation Letters*	<input type="checkbox"/> HOA Cert and Condo Docs*
<input type="checkbox"/> Complete Bankruptcy Papers*	<input type="checkbox"/> Purchase Agreement*	<input type="checkbox"/> Complete Bankruptcy Papers*	<b>TITLE/COMPLIANCE</b>
<input type="checkbox"/> Final Divorce Decree or Separation Agreement*	<input type="checkbox"/> 2nd Full Appraisal*	<input type="checkbox"/> Final Divorce Decree or Separation Agreement*	<input type="checkbox"/> Preliminary Title Policy
<input type="checkbox"/> Certificate of Eligibility (VA)	<input type="checkbox"/> CDA / Field Review*	<input type="checkbox"/> Payoff Statements*	<input type="checkbox"/> Tax Cert
<input type="checkbox"/> Current Note (FHA)	<input type="checkbox"/> 1007/216 Rent Schedule*	<b>INCOME</b>	<input type="checkbox"/> Hazard Insurance
<b>INCOME (pertaining to document type)</b>	<input type="checkbox"/> HOA Cert and Condo Docs*	Leases	<input type="checkbox"/> Flood Insurance*
<input type="checkbox"/> Paystubs (Most Recent 30 Days)	<b>TITLE/COMPLIANCE</b>	<b>ASSETS</b>	<input type="checkbox"/> Escrow Instructions ( CA Only )
<input type="checkbox"/> W-2s*	<input type="checkbox"/> Preliminary Title Policy	<input type="checkbox"/> Asset Statements	<input type="checkbox"/> Master Settlement Statement or Fee Sheet
<input type="checkbox"/> Bank Statements*	<input type="checkbox"/> Tax Cert or Property Profile Report^	<input type="checkbox"/> Earnest Money Deposit Verification*	
<input type="checkbox"/> Income Calculation Worksheets	<input type="checkbox"/> SmartFees (Authorize use of SmartFees)^	<input type="checkbox"/> Large Deposit Verification*	
<input type="checkbox"/> Complete Personal Tax Returns	or	<input type="checkbox"/> Gift Letter*	
<input type="checkbox"/> Complete Business Tax Returns*	<input type="checkbox"/> Master Settlement Statement^		
<input type="checkbox"/> SSA or Pension Award Letters*	<input type="checkbox"/> Hazard Insurance		
<input type="checkbox"/> Fully Executed Lease Agreements*	<input type="checkbox"/> Flood Insurance*		
<input type="checkbox"/> PITIA for REO Used for Income*	<input type="checkbox"/> Escrow Instructions ( CA only )		

\* = If Applicable  
^ = Required for Initial Disclosure Release

**COMMENTS/NOTES TO UNDERWRITING**