



Submission Form

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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 st)				Appraised Value					
Loan amount (2 nd)				Purchase Price					
LTV / CLTV				Qualifying Credit Score					
Interest Rate %				Subordinate Financing?		Yes		No	
BROKER COMPENSATION			Borrower Paid		Lender Paid		_____ % + \$ _____ = \$ _____ (BPC cannot go above LPC)		
PROCESSING FEE (Invoice Required for LPC)			Valid License/NMLS required for Lender Paid Comp				\$ _____		
CREDIT REPORT FEE (Invoice Required)			\$ _____ (See Approved Vendor List)						
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	
<u>Doc Type</u>		PROGRAM NAME: _____					<u>STANDARD LOAN TERMS</u>		
<u>Prepayment Penalty Options</u> (Non-QM Investments Only) 5 Year PPP 2 Year PPP 4 Year PPP 1 Year PPP 3 Year PPP No PPP		<u>** DSCR / Business Purpose Questionnaires **</u> DSCR Ratio: _____ Is this a Blanket Loan?..... Yes No Will title be held in an entity?..... Yes No If yes, entity name: _____ Single Member LLC Only. Is subject property currently leased?..... Yes No If yes, what is the monthly rent received? _____ Has the applicant and/or co-applicant had any foreclosures in the last 3 years? Yes No Has the applicant and/or co-applicant declared bankruptcy in the last 3 years? Yes No Does the applicant currently live rent free?..... Yes No If this is a refinance transaction, has the subject been listed for sale within the last 6 months? Yes No If yes, the subject must be de-listed prior to application date. Date de-listed _____					15 Year Fixed 30 Year Fixed 40 Year Fixed 5/6 ARM (SOFR) 7/6 ARM (SOFR) 10/6 ARM (SOFR)		
<u>Waive Impounds?</u> Yes No							<u>INTEREST ONLY</u> I/O Fixed 30 YR I/O Fixed 40 YR I/O 5/6 ARM 30 YR(SOFR) I/O 7/6 ARM 30 YR(SOFR) I/O 10/6 ARM 30 YR(SOFR) I/O 5/6 ARM 40 YR (SOFR) I/O 7/6 ARM 40 YR (SOFR) I/O 10/6 ARM 40 YR (SOFR)		
<u>Rate Buydown</u> None 2-1 1-0									
<u>R/T Refinance Options*</u> Standard FHA Streamline VA IRRRL									
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				
<u>APPLICATION</u> <input type="checkbox"/> URLA – Initial (Demographic Information req.) <input type="checkbox"/> Any Required State Specific Disclosures*		<u>ASSETS</u> <input type="checkbox"/> Asset Statements for Reserves <input type="checkbox"/> Large Deposit Verification* <input type="checkbox"/> Gift Letter* <input type="checkbox"/> Earnest Money Deposit Verification*		<u>APPLICATION</u> <input type="checkbox"/> URLA – Initial (Demographic Info Req.) <input type="checkbox"/> Any Required State Specific Disclosures*		<u>PROPERTY</u> <input type="checkbox"/> Appraisal Transfer (Original PDF) <input type="checkbox"/> Purchase Agreement <input type="checkbox"/> 2nd Full Appraisal* <input type="checkbox"/> CDA / Field Review* <input type="checkbox"/> 1007/216 Rent Schedule <input type="checkbox"/> HOA Cert and Condo Docs*			
<u>CREDIT</u> <input type="checkbox"/> Credit Report <input type="checkbox"/> VOR/VOM* <input type="checkbox"/> Credit Explanation Letters* <input type="checkbox"/> Complete Bankruptcy Papers* <input type="checkbox"/> Final Divorce Decree or Separation Agreement* <input type="checkbox"/> Certificate of Eligibility (VA) <input type="checkbox"/> Current Note (FHA)		<u>PROPERTY</u> <input type="checkbox"/> Appraisal Transfer (Original PDF) <input type="checkbox"/> Purchase Agreement* <input type="checkbox"/> 2nd Full Appraisal* <input type="checkbox"/> CDA / Field Review* <input type="checkbox"/> 1007/216 Rent Schedule* <input type="checkbox"/> HOA Cert and Condo Docs*		<u>CREDIT</u> <input type="checkbox"/> Credit Report <input type="checkbox"/> VOR / VOM* <input type="checkbox"/> Credit Explanation Letters* <input type="checkbox"/> Complete Bankruptcy Papers* <input type="checkbox"/> Final Divorce Decree or Separation Agreement* <input type="checkbox"/> Payoff Statements*		<u>TITLE/COMPLIANCE</u> <input type="checkbox"/> Preliminary title policy <input type="checkbox"/> Tax Cert <input type="checkbox"/> Hazard Insurance <input type="checkbox"/> Flood Insurance* <input type="checkbox"/> Escrow Instructions (CA Only) <input type="checkbox"/> Master Settlement Statement or Fee Sheet			
<u>INCOME (pertaining to document type)</u> <input type="checkbox"/> Paystubs (Most Recent 30 Days) <input type="checkbox"/> W-2s* <input type="checkbox"/> Bank Statements* <input type="checkbox"/> Income Calculation Worksheets <input type="checkbox"/> Complete Personal Tax Returns <input type="checkbox"/> Complete Business Tax Returns* <input type="checkbox"/> SSA or Pension Award Letters* <input type="checkbox"/> Fully Executed Lease Agreements* <input type="checkbox"/> PITIA for REO Used for Income*		<u>TITLE/COMPLIANCE</u> <input type="checkbox"/> Preliminary Title Policy <input type="checkbox"/> Tax Cert <input type="checkbox"/> Hazard Insurance <input type="checkbox"/> Flood Insurance* <input type="checkbox"/> Escrow Instructions (CA only) <input type="checkbox"/> Master Settlement Statement or Fee Sheet		<u>INCOME</u> Leases <u>ASSETS</u> <input type="checkbox"/> Asset Statements <input type="checkbox"/> Earnest Money Deposit Verification* <input type="checkbox"/> Large Deposit Verification* <input type="checkbox"/> Gift Letter*					
* = If Applicable									
COMMENTS/NOTES TO UNDERWRITING									