

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	
Doc Type		PROGRAM NAME: _____				STANDARD LOAN TERMS			
Prepayment Penalty Options (Non-QM Investments Only)		** DSCR / Business Purpose Questionnaires **							
5 Year PPP 2 Year PPP		DSCR Ratio: _____						15 Year Fixed	
4 Year PPP 1 Year PPP		Is this a Blanket Loan?.....				Yes No		30 Year Fixed	
3 Year PPP No PPP		Will title be held in an entity?.....				Yes No		40 Year Fixed	
Waive Impounds?		If yes, entity name: _____ Single Member LLC Only.						5/6 ARM (SOFR)	
Yes No		Is subject property currently leased?.....				Yes No		7/6 ARM (SOFR)	
Rate Buydown		If yes, what is the monthly rent received? _____						10/6 ARM (SOFR)	
None 2-1 1-0		Has the applicant and/or co-applicant had any foreclosures in the last 3 years?				Yes No		INTEREST ONLY	
R/T Refinance Options*		Has the applicant and/or co-applicant declared bankruptcy in the last 3 years?				Yes No		I/O Fixed 30 YR	
Standard FHA Streamline VA IRRRL		Does the applicant currently live rent free?.....				Yes No		I/O Fixed 40 YR	
		If this is a refinance transaction, has the subject been listed for sale within the last 6 months?				Yes No		I/O 5/6 ARM 30 YR(SOFR)	
		If yes, the subject must be de-listed prior to application date. Date de-listed _____						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)	
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					
APPLICATION		ASSETS		APPLICATION		PROPERTY			
<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			
CREDIT		<input type="checkbox"/> Gift Letter*		CREDIT		<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*		PROPERTY		<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*		TITLE/COMPLIANCE			
<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*		INCOME		<input type="checkbox"/> Hazard Insurance			
INCOME (pertaining to document type)		<input type="checkbox"/> HOA Cert and Condo Docs*		Leases		<input type="checkbox"/> Flood Insurance*			
<input type="checkbox"/> Paystubs (Most Recent 30 Days)		TITLE/COMPLIANCE		ASSETS		<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)^ or		<input type="checkbox"/> Large Deposit Verification*					
<input type="checkbox"/> Complete Personal Tax Returns		<input type="checkbox"/> Master Settlement Statement^		<input type="checkbox"/> Gift Letter*					
<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*									
		<input type="checkbox"/> Hazard Insurance							
		<input type="checkbox"/> Flood Insurance*							
		<input type="checkbox"/> Escrow Instructions (CA only)							
COMMENTS/NOTES TO UNDERWRITING									