

NON-QM / CES SUBMISSION CHECKLIST



BROKER INFORMATION

Company Name:

State Lic. No.

Processor:

LO NMLS ID:

Processor Phone:

Processor E-mail:

BORROWER INFORMATION

Borrower:

Borrower Email:

Co-Borrower:

Co-Borrower Email:

Property Address:

LOAN INFORMATION

Loan Amount (1st):

Appraised Value

Loan Amount (2nd):

Purchase Price

LTV/CLTV

Qualifying Credit Score

Interest Rate %

Subordinate Financing?

YES

NO

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

Broker Compensation

Borrower Paid

Lender Paid \$

Temporary Buydown?
If yes, Disclose BD type:

Processing Fee
(Invoice Required for LPC)

Valid License/NMLS required for Lender Paid Comp \$

PRE-PAYMENT PENALTY?
If yes, Disclose # years:

Loan Program

Impounds Y/N?

Credit Report Fee \$
(Invoice Required)

BROKER INFORMATION

PURPOSE	Purchase	OCCUPANCY	Primary	CHARACTERISTICS	First-Time Homeowner	First-time Investor	PROPERTY TYPE	ADU?
	Rate/Term		2 nd Home		Limited Tradelines	Foreign National		
	Cash-out		Investment		No Housing History	ITIN		

Required Document for All Loans

- Initial 1003
- Purchase Contract (If Applicable)
- Copy of EMD check/receipt (If Applicable)
- 1 month bank statement (If Applicable)
- Title Fee Sheet
- Anti-Steering Disclosure (Lender Paid Comp)
- Credit Report
- If TPO credit report- need to reissue to OGI

Credit report cannot be > 45 days from submission date
- Preliminary Title Report (for refinance)
- Closing in LLC- Articles of Organization, Operating Agreement, Federal Tax ID, Certificate of Good Standing

Asset Utilization

Consecutive, most recent 4 months bank statements

WVOE Only

Written verification of employment

Evidence of VOE delivery & receipt (email or fax) directly from employer

Full Documentation

Wage Earner- Most recent 30 days paystub(s) & most recent 1-or-2 years W2

Self-Employed: Proof of 2 years Self-Employment & most recent 1-or 2-years Tax Returns (Business & Personal with all schedules)

DSCR

Proof of Rental Income (IE- Current lease or 1007)

1099

12- or 24-month 1099 statements

YTD income (bank statements or employer printout)

Bank Statement

Proof of 2 Years' Self Employment

Proof of Borrower's Ownership %

3rd Party P&L Statement OR Tax Preparer Expense Ratio Statement; 50% Expense Factor will be applied if neither are provided

12-or-24 Month Consecutive Bank Statements Used to Qualify

2 Months Business Bank Statements (if using personal account for qualification)



PLEASE NOTE: The preceding information may be confidential or privileged. It should only be used or disseminated within the intended recipient's organization and only for conducting business with Ony Glo Inc. dba Capitalend Home Loans. NMLS 237507, Equal Housing Opportunity Lender.

Owner: UW Dept
Version: 2
Last Revised: 09.22.2025

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P&L Only

- Proof of 2 years' self-employment
- Proof of borrower's ownership %
- 12- or 24-month 3rd party P&L statement
- CTEC/EA/CPA to complete Tax
- Professional Attestation Form

2nd Liens

- Stand Alone- Copy of 1st lien note
- Piggyback- Copy of approval
- HOA statement or confirm no HOA dues (for refinance)

Foreign National (Not for 2nd Liens)

- All documents must be translated to English
- Valid unexpired passport & acceptable VISA
- 12-month housing history
- Wage Earner
- Employer letter with salary & YTD earnings or 2 months paystubs with YTD earnings
- 2 years income- Employer letter or W2 equivalent
- Self-Employed – CPA letter with previous 2 years income & YTD earnings
- DSCR- Proof of rental income (current lease or 1007)
- Asset Utilization- Consecutive, recent 4 months bank statements

Notes:



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