



Non-QM / CES Submission Checklist

Forms, Disclosures and Supporting Documents - 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

DSCR

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

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)

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)

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

Foreign National

- 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

2nd Liens

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

Mortgagee Clause

Capitalend Home Loans

OnY Glo Inc., DBA CAPITALEND HOME LOANS ISAOA/ATIMA
6 Hutton Centre Drive, Suite 1030
Santa Ana CA 92707

Contacts

For questions about the Broker Portal and Capitalend processes, contact your **Account Manager**.

For questions about your Loan Estimate, contact our Disclosures Team: disclosuresv@capitalend.com

For questions about your submission, contact our Submissions Team: submissions@capitalend.com