

# Non-QM Loan Submission Form

Broker Information		Account Executive Information			
Broker Name:		Account Executive:			
Loan Officer Information		Processor Information			
Loan Officer:		Processor:			
Loan Officer Email Address:		Processor Email Address:			
Loan Officer Phone Number:		Processor Phone Number:			
Borrower and Co-Borrower Information		Loan Details			
Borrower Name:	Co-Borrower Name:	Property Value:			
		Loan Amount:			
Borrower Email:	Co-Borrower Email:	Interest or Expected Rate:			
		LTV%:	CLTV%: Impounds:		
Loan Information					
Transaction Type:		COE Date: (if Purchase)	Property Type:		
Occupancy:	Broker Compensation:	Broker Comp Amount: <i>*Applies to Borrower Paid Only*</i>			
<p style="text-align: center;"><b><u>Non-QM Expanded</u></b></p> <p>Full Documentation: Bank Statement: 1099 P&amp;L VOE Only Asset Qualifier Asset Depletion DSCR DSCR Multi (5-8 Resi or 2-8 Mixed) Foreign National            ITIN</p> <p style="text-align: center;"><b><u>Program Series</u></b></p> <p>Diamond      Emerald      Ruby Gold</p>	<p style="text-align: center;"><b><u>Non-QM Prepayment Penalty (INVESTOR ONLY)*</u></b></p> <p style="text-align: center;"><small>Please select <b>both</b> a PPP Type and PPP Term from the below options</small></p> <p style="text-align: center;"><small>*Not Available on Gold Series</small></p> <table style="width:100%; border: none;"> <tr> <td style="width: 50%; border-right: 1px solid black; vertical-align: top;">           5% Fixed Prepayment Penalty (DSCR ONLY) <i>AND</i> 60 Months 48 Months <sup>(a)</sup> <sup>(b)</sup> 36 Months <sup>(a)</sup> 24 Months 12 Months No Penalty         </td> <td style="width: 50%; vertical-align: top;">           Prepayment Penalty Other Allowable PPP <i>AND</i> 60 Months 48 Months <sup>(a)</sup> <sup>(b)</sup> 36 Months <sup>(a)</sup> 24 Months 12 Months No Penalty         </td> </tr> </table> <p style="text-align: center;"><small>(a) Not available for Emerald Series (b) Not available for Diamond Series</small></p>		5% Fixed Prepayment Penalty (DSCR ONLY) <i>AND</i> 60 Months 48 Months <sup>(a)</sup> <sup>(b)</sup> 36 Months <sup>(a)</sup> 24 Months 12 Months No Penalty	Prepayment Penalty Other Allowable PPP <i>AND</i> 60 Months 48 Months <sup>(a)</sup> <sup>(b)</sup> 36 Months <sup>(a)</sup> 24 Months 12 Months No Penalty	<p style="text-align: center;"><b><u>Loan Terms</u></b></p> <p style="text-align: center;"><b><u>STANDARD</u></b></p> <p style="text-align: center;">Fixed 15 Fixed 20* Fixed 25* Fixed 30 Fixed 40 <small>* Gold Series only</small></p> <p style="text-align: center;"><b><u>INTEREST ONLY</u></b></p> <p style="text-align: center;">I/O Fixed 30 Year I/O Fixed 40 Year</p>
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<b>Third Party Processing Fee?</b>		Amount:	Lender Fee Buyout:		
Supporting Documentation		Processing Fee			
Lending Loan Submission Requirements: 1. Completed Non-QM Submission Form 2. Uploaded completed FNMA 3.4 signed and dated by Loan Officer 3. Completed Fee Sheets and items listed on Submission Checklist by product		Lender Admin Fee: \$1,495			
Mortgagee Clause – please check website per state					
Please make sure to hit “submit” when ready to submit					
High Cost Loans Not Allowed					
THANK YOU FOR YOUR LOAN SUBMISSION!					