

Please fulfill minimum submission requirements to expedite review and approval.

Thank you for your loan submission. Please complete this form in its entirety and include all required documents, as listed below, with your submission. Only complete submissions will progress to Underwriting.

CONTACT INFORMATION

Broker: \_\_\_\_\_ Acct Executive: \_\_\_\_\_

Main Contact, for decisions/questions below:

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

Title: \_\_\_\_\_ Email: \_\_\_\_\_

REQUESTED LOAN TERMS

Submission Type: ☐ Full ☐ Disclosures Only

Closed-end 2nd: ☐ Concurrent ☐ Stand Alone

Loan Application Date: \_\_\_\_\_ Estimated Closing Date: \_\_\_\_\_

Borrower: \_\_\_\_\_ Co-borrower: \_\_\_\_\_

Borr. Email: \_\_\_\_\_ Cobo. Email: \_\_\_\_\_

LLC Name: \_\_\_\_\_

Subject Property: \_\_\_\_\_

Loan Amt: \_\_\_\_\_ Appr. Value: \_\_\_\_\_ Purch. Price: \_\_\_\_\_

Interest Rate: \_\_\_\_\_ Term: \_\_\_\_\_ Occupancy: \_\_\_\_\_

2nd Lien Rate: \_\_\_\_\_ 2nd Term: \_\_\_\_\_ 2nd Loan Amt: \_\_\_\_\_

Property Type: \_\_\_\_\_

Vesting in LLC (Investment Properties Only)? ☐ Yes ☐ No

Borrower Self-employed? ☐ Yes ☐ No

Purpose: \_\_\_\_\_ Income Type: \_\_\_\_\_

Prepayment Penalty: \_\_\_\_\_ Credit Grade: \_\_\_\_\_ Impounds? ☐ Yes ☐ No

Buydown Feature: ☐ 1-0 Buydown ☐ 2-1 Buydown

Additional Features: ☐ Interest Only ☐ Asset Depletion ☐ Foreign National ☐ ITIN ☐ 1 Year SE

How should LendingPROS (LP) handle Borrower Credit?\* ☐ Pull new credit ☐ Use attached Broker credit

\* If credit option not selected, LP will pull new credit. Smart Fees? ☐ Yes ☐ No Credit Report Fee \$ \_\_\_\_\_

If credit is not tied to AUS, please provide login credentials for using Broker's credit account. Login/IPN Address: \_\_\_\_\_

BROKER COMPENSATION

Comp. Type: ☐ Lender Paid ☐ Borrower Paid

If Borrower Paid, Amount \_\_\_\_\_

If using a 3rd-Party Loan Processing, provide their: NMLS ID \_\_\_\_\_ Processing Fee \_\_\_\_\_

REQUIRED DOCUMENTATION CHECKLIST

☐ If DSCR or No-Ratio Refinance: Lease Agreements

☐ Completed Wholesale Submission – LendingPROS Non-QM form

☐ Completed 1008

☐ Credit Report for All Borrowers (if using Broker credit reports) no older than 30 days at time of submission; 600 Min FICO

☐ LendingPROS completed Borrower's Certification and Authorization form

☐ Escrow/Closing 3rd Party Fee Sheet disclosing ALL Broker & 3rd Party fees (any undisclosed fees cannot be disclosed later)

☐ Supporting mortgage statement/tax/insurance information for all REO listed on 1003

☐ Insurance Declarations page and Contact info or Insurance Quote for subject property

☐ If Purchase: Purchase Agreement

☐ Initial 1003 dated within 24 hours of App Taken date and 3rd Party fee sheet supporting all fees

REQUIRED INCOME DOCUMENTATION

☐ If Bank Statements Program: EZCalc Approval for Bank Statement programs only

☐ If Bank Statements Program: Applicable number of bank statements, depending on program (24/12/3 months, all pages)

☐ If DSCR: Lease Agreements (as applicable)

☐ If Full Doc/Self-employed: Most recent Tax Returns (1 Year or 2 Years, per program requirements)

☐ If Full Doc/Self-employed: All K1s, as applicable, regardless of Ownership Interest

☐ If Full Doc/Self-employed: Most recent 2 Years 1099s (as applicable)


☐ If Full Doc/Wager Earner: Most recent full 30 days of paystubs for all borrowers OR last 2 years W2s for all borrowers

☐ If Retired: Award Letter, Retirement Statement, 1099s, or recent bank statement supporting retirement income

Mortgagee Clause:  
  
OCMBC, Inc. ISAOA  
19000 MacArthur  
Blvd., Suite 200  
Irvine, CA 92612

LendingPROS Non-QM Fees:  
All States:  
Appraisal Review Fee .....\$150  
(if applicable)  
LLC (Business Purpose)..\$395  
All States except NJ & NC:  
Underwriting Fee .....\$1,995  
NJ and NC:  
NJ Application .....\$1,995  
NC Origination .....\$1,995

LendingPROS Contacts:  
for General Inquiries  
  
Corporate Office Phone:  
(800) 760-1833  
Lock Desk Email:  
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