

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: Borrower Paid (only) 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:
lockdesk@GoLendingPros.com
 Non-QM Scenario Desk:
NonQMScenario@GoLendingPros.com



Corporate Office:
 19000 MacArthur Blvd.
 Suite 200 Irvine, CA 92612
 NMLS 2125