

CONTACT INFORMATION

Company: _____ Account Executive: _____
 Loan Officer: _____ Account Manager: _____
 LO Email: _____ Loan Officer Ph: _____
 Loan Processor: _____ Loan Processor Ph: _____
 LP Email: _____

REQUESTED LOAN TERMS

Submission Type: Full Disclosures Only
 Loan Application Date: _____ Estimated Closing Date: _____
 Borrower: _____ Co-borrower: _____
 Borr. Email: _____ Co-bo. Email: _____
 Subject Property: _____
 Loan Amt.: _____ Appr. Value: _____ LTV _____ Purchase Price: _____
 Interest Rate: _____ Term: _____ Occupancy: _____
 2nd Lien Rate: _____ 2nd Term: _____ 2nd Loan Amt.: _____
 Property Type: _____ Condo Project Name: _____
 Vesting in LLC (Investment Properties Only)? Yes No Borrower Self-employed? Yes No
 Purpose: _____ Income Type: _____
 Prepayment Penalty: _____ Credit Grade: _____ Impounds? Yes No
 Additional Features: Interest Only Asset Depletion Closed-end 2nd: Concurrent Stand Alone
 Specialty Products: ITIN Full Doc ITIN Alt Doc ITIN DSCR Foreign Nat'l DSCR Foreign Nat'l Asset Depletion
 Credit Report: Pull new credit Use attached Broker credit Buydown: 1-0 Buydown 2-1 Buydown
 Credit Credentials: User Name _____ Password _____

BROKER COMPENSATION

Comp. Type: Lender Paid Borrower Paid If Borrower Paid, Amount: _____
 Processing Fee: _____ In-house 3rd Party 3rd Party NMLS ID: _____


REQUIRED DOCUMENTATION CHECKLIST

- Completed Forward Lending Non-QM Wholesale Submission 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
- Forward Lending's 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)
- Purchase: Purchase Agreement
- Initial 1003 dated within 24 hours of App Taken date and 3rd Party fee sheet supporting all fees

REQUIRED INCOME DOCUMENTATION

- Bank Statements Program: EZCalc Approval for Bank Statement programs only
- Bank Statements Program: Applicable number of bank statements, depending on program (12/3 months, all pages)
- ITIN Alt Doc: 12 Months Bank Statements
- ITIN Full Doc: 1 Year 1040s – No W2s or Paystubs
- Full Doc/Self-employed: Most recent Tax Returns (1 Year or 2 Years, per program requirements)
- Full Doc/Self-employed: All K1s, as applicable, regardless of Ownership Interest
- Full Doc/Self-employed: Most recent 2 Years 1099s (as applicable)
- Full Doc/Wager Earner: Most recent full 30 days of paystubs for all borrowers OR last 2 years W2s for all borrowers
- Retired: Award Letter, Retirement Statement, 1099s, or recent bank statement supporting retirement income

SUBMISSION NOTES

<p>Mortgagee Clause:</p> <p>OCMBC, Inc. ISAOA 19000 MacArthur Blvd., Suite 200 Irvine, CA 92612</p>	<p>Forward Lending Non-QM Fees:</p> <p><u>All States:</u> Appraisal Review Fee \$150 (if applicable) LLC (Business Purpose) .. \$395</p> <p><u>All States except NC and NJ:</u> Underwriting Fee \$1,995</p> <p><u>NJ and NC:</u> NJ Application \$1,995 NC Origination \$1,995</p>	<p>Forward Lending Contacts: <i>for General Inquiries</i></p> <p>Corporate Office Phone: (844) 941-5626</p> <p>Lock Desk Email: NonQMlockdesk@forwardlendingmtg.com</p> <p>Non-QM Scenario Desk: NonQMScenario@forwardlendingmtg.com</p>	 <p>Corporate Office: 19000 MacArthur Blvd. Suite 300 Irvine, CA 92612 NMLS 2125 www.forwardlendingmtg.com</p>
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