

**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 Closed-end 2nd:  Concurrent  Stand Alone  
 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  Delayed Financing  
 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: \_\_\_\_\_  
 Disclose with Smart Fees?  Yes  No


**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 Lock Desk Email: <a href="mailto:NonQMlockdesk@forwardlendingmtg.com">NonQMlockdesk@forwardlendingmtg.com</a> Non-QM Scenario Desk: <a href="mailto:NonQMScenario@forwardlendingmtg.com">NonQMScenario@forwardlendingmtg.com</a></p>	 <p>Corporate Office: 19000 MacArthur Blvd. Suite 300 Irvine, CA 92612 NMLS 2125 <a href="http://www.forwardlendingmtg.com">www.forwardlendingmtg.com</a></p>
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