



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/c	questions below:	Acct Manager:	
Contact:		Phone:	
Title:		Email:	
	REOUE	ESTED LOAN TERMS	
Submission Type: Submission Type:			Concurrent Stand Alone
Loan Application Date:		Estimated Closing Date :	
Demession	Borrower: Co-borrower :		
Borr Email:		Co ha Empili	
Subject Property:			
	Appr. Value:	Purch. Price	<u>.</u>
Interest Rate:	Appr. value: Term:	Occupancy	•
2nd Lien Rate:	2nd Term:	Occupancy 2nd Loan A	
			·····
Property Type:	nt Proportion Only)?	es No Borrower Self-emp	
Vesting in LLC (Investme		· _ '	•
Purpose: Income Type:			
Prepayment Penalty:			
=	1-0 Buydown 2-1 Buydow		
Additional Features: 🔲 Interest Only 🗌 Asset Depletion 🗌 Delayed Financing 🛄 ITIN 🔲 Foreign National			
How should Forward Lending handle Borrower Credit?* 🗌 Pull new credit 🔲 Use attached Broker credit			
	- · · ·	<i>v credit.</i> If credit is not tied to AUS, please	e provide login credentials for
using Broker's credit ac	count. Login/IPN Address:		
		ER COMPENSATION	
	prrower Paid Origination Fee		ee:
Third-PartyLoan Processing Please Provide NMLS ID:			
	DEOLUDE!		
		D DOCUMENT CHECKLIST	
	REQUIREI d Lending Non-QM Wholesale S		
Completed 1008	d Lending Non-QM Wholesale S	abmission Form	
Completed 1008 Credit Report for Al	d Lending Non-QM Wholesale S l Borrowers (if using Broker crea	Submission Form dit reports) no older than 30 days at time	e of submission; 600 Min FICO
Completed 1008 Credit Report for Al Forward Lending's	d Lending Non-QM Wholesale S l Borrowers (if using Broker crea completed Borrower's Certifica	Submission Form dit reports) no older than 30 days at time ation and Authorization form	
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc</li> </ul>	d Lending Non-QM Wholesale S l Borrowers (if using Broker crea completed Borrower's Certifica	Submission Form dit reports) no older than 30 days at time	
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> </ul>	d Lending Non-QM Wholesale S l Borrowers (if using Broker crea completed Borrower's Certifica l Party Fee Sheet disclosing ALL	Submission Form dit reports) no older than 30 days at time ation and Authorization form	
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rd disclosed later)</li> <li>Purchase: Purchase</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica Party Fee Sheet disclosing ALL e Agreement	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose	d fees cannot be
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rd disclosed later)</li> <li>Purchase: Purchase</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica Party Fee Sheet disclosing ALL e Agreement	Submission Form dit reports) no older than 30 days at time ation and Authorization form	d fees cannot be
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rd disclosed later)</li> <li>Purchase: Purchase</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica I Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose	d fees cannot be
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica I Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da REQUIRED	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION	d fees cannot be I fees
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica I Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da REQUIRED	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all	d fees cannot be I fees
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul>	d Lending Non-QM Wholesale S l Borrowers (if using Broker crea completed Borrower's Certifica l Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <u>REQUIRED</u> rogram: Applicable number of b	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION	d fees cannot be I fees
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Principal Bank Statements Principal ITIN Alt Doc: 12 Mor <ul> <li>ITIN Full Doc: 1 Year</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica I Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of to ths Bank Statements 1040s – No W2s or Paystubs	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION	d fees cannot be I fees n (12/3 months, all pages)
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rd disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Principal Statements Pr	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica I Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of to ths Bank Statements 1040s – No W2s or Paystubs	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION pank statements, depending on program	d fees cannot be I fees n (12/3 months, all pages)
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Puice <ul> <li>ITIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc/Self-emploid</li> <li>Full Doc/Self-emploid</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica I Party Fee Sheet disclosing ALL e Agreement within 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of to ths Bank Statements 1040s – No W2s or Paystubs oyed: Most recent Tax Returns (2)	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION pank statements, depending on program pank statements, depending on program	d fees cannot be I fees n (12/3 months, all pages)
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rd disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Principal Bank Statements Principal Content of the second state of t	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica I Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of b nths Bank Statements 1040s – No W2s or Paystubs oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION pank statements, depending on program pank statements, depending on program	d fees cannot be l fees n (12/3 months, all pages) ents)
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Purchase <ul> <li>INITIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc: 1 Year</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica d Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of b oths Bank Statements 1040s – No W2s or Paystubs oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent 2 Years 1099s ner: Most recent full 30 days of p	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION pank statements, depending on program pank statements, depending on program (as applicable)	d fees cannot be I fees n (12/3 months, all pages) ents) s W2s for all borrowers
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Purchase <ul> <li>INITIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc: 1 Year</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica d Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of b oths Bank Statements 1040s – No W2s or Paystubs oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent 2 Years 1099s ner: Most recent full 30 days of p	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on program and statements, depending on program ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year	d fees cannot be I fees n (12/3 months, all pages) ents) s W2s for all borrowers
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> <li>Bank Statements Pl</li> <li>ITIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc: 1 Year</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Wager Eard</li> <li>Retired: Award Letter</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica d Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of b oths Bank Statements 1040s – No W2s or Paystubs oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent 2 Years 1099s ner: Most recent full 30 days of p	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on program and statements, depending on program ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year	d fees cannot be I fees n (12/3 months, all pages) ents) s W2s for all borrowers
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Purchase <ul> <li>INITIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc: 1 Year</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker crea completed Borrower's Certifica I Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of to this Bank Statements 1040s – No W2s or Paystubs byed: Most recent Tax Returns (1 byed: All K1s, as applicable, rega byed: Most recent 2 Years 1099s ner: Most recent full 30 days of p er, Retirement Statement, 1099s	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on progran L Year or 2 Years, per program requirement ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year s, or recent bank statement supporting i	d fees cannot be l fees n (12/3 months, all pages) ents) s W2s for all borrowers retirement income
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> <li>Bank Statements Pl</li> <li>ITIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc: 1 Year</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Wager Eard</li> <li>Retired: Award Letter</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker creat completed Borrower's Certifica d Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of b ths Bank Statements 1040s – No W2s or Paystubs oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent Jax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent full 30 days of p er, Retirement Statement, 1099: Non-QM Fees: All States: Appraisal Review Fee \$150	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on program 1 Year or 2 Years, per program requireme ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year s, or recent bank statement supporting in Forward LendingContacts:	d fees cannot be I fees n (12/3 months, all pages) ents) s W2s for all borrowers
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> <li>Bank Statements Purchase</li> <li>INTIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Wager Eard</li> <li>Retired: Award Letter</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker creat completed Borrower's Certifica d Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of to this Bank Statements 1040s – No W2s or Paystubs oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent full 30 days of p er, Retirement Statement, 1099: Non-QM Fees: All States: Appraisal Review Fee \$150 (if applicable)	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on program 1 Year or 2 Years, per program requireme ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year s, or recent bank statement supporting i Forward Lending Contacts: <i>for General Inquiries</i> CorporateOfficePhone: (844) 941-5626	d fees cannot be l fees n (12/3 months, all pages) ents) s W2s for all borrowers retirement income FORWARD
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Pi ITIN Alt Doc: 12 Mor <ul> <li>ITIN Full Doc: 1 Year</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Guite Doc/Wager Eard</li> </ul> Mortgagee Clause: <ul> <li>OCMBC, Inc. ISAOA</li> <li>19000 MacArthur Blvd., Suite 200</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker creations) completed Borrower's Certificat Party Fee Sheet disclosing ALL e Agreement within 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of the ths Bank Statements 1040s – No W2s or Paystubs byed: Most recent Tax Returns (1 byed: All K1s, as applicable, regations) byed: Most recent 1 and 2 years 1099s mer: Most recent full 30 days of p er, Retirement Statement, 1099s Non-QM Fees: All States: Appraisal Review Fee \$150 (if applicable) LLC (Business Purpose) \$395	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on program 1 Year or 2 Years, per program requireme ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year s, or recent bank statement supporting i Forward Lending Contacts: <i>for General Inquiries</i> CorporateOfficePhone: (844) 941-5626 LockDeskEmail	d fees cannot be l fees n (12/3 months, all pages) ents) s W2s for all borrowers retirement income FORWARD ENDING Corporate Office:
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Pl <ul> <li>ITIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Self-emplo</li> <li>Full Doc/Wager Eard</li> <li>Retired: Award Letter</li> </ul> Mortgagee Clause: <ul> <li>OCMBC, Inc. ISAOA</li> <li>19000 MacArthur Blvd.,</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker creat completed Borrower's Certifica d Party Fee Sheet disclosing ALL e Agreement vithin 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of to this Bank Statements 1040s – No W2s or Paystubs oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent Tax Returns (1 oyed: All K1s, as applicable, rega oyed: Most recent full 30 days of p er, Retirement Statement, 1099: Non-QM Fees: All States: Appraisal Review Fee \$150 (if applicable)	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on progran 1 Year or 2 Years, per program requireme ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year s, or recent bank statement supporting in Forward LendingContacts: for General Inquiries CorporateOfficePhone: (844) 941-5626 LockDeskEmail NonQMlockdesk@forwardlendingmtg.com	d fees cannot be I fees In (12/3 months, all pages) ents) s W2s for all borrowers retirement income FORWARD ENDING Corporate Office: 19000 MacArthur Blvd.
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Pi ITIN Alt Doc: 12 Mor <ul> <li>ITIN Full Doc: 1 Year</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Full Doc/Self-emplot</li> <li>Guite Doc/Wager Eard</li> </ul> Mortgagee Clause: <ul> <li>OCMBC, Inc. ISAOA</li> <li>19000 MacArthur Blvd., Suite 200</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker creations) ompleted Borrower's Certificat Party Fee Sheet disclosing ALL e Agreement within 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of borths Bank Statements 1040s – No W2s or Paystubs byed: Most recent Tax Returns (1999) orged: All K1s, as applicable, regations) byed: Most recent 2 Years 1099s ner: Most recent full 30 days of p er, Retirement Statement, 1099 Non-QM Fees: All States: Appraisal Review Fee \$150 (if applicable) LLC (Business Purpose) \$395 <u>All States except NJ &amp; NC:</u>	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on program 1 Year or 2 Years, per program requireme ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year s, or recent bank statement supporting i Forward Lending Contacts: <i>for General Inquiries</i> CorporateOfficePhone: (844) 941-5626 LockDeskEmail	d fees cannot be l fees n (12/3 months, all pages) ents) s W2s for all borrowers retirement income FORWARD ENDING Corporate Office:
<ul> <li>Completed 1008</li> <li>Credit Report for Al</li> <li>Forward Lending's</li> <li>Escrow/Closing 3rc disclosed later)</li> <li>Purchase: Purchase</li> <li>Initial 1003 dated w</li> </ul> Bank Statements Pierren <ul> <li>ITIN Alt Doc: 12 Mor</li> <li>ITIN Full Doc/Self-employ</li> <li>Full Doc/Self-employ</li> <li>Full Doc/Self-employ</li> <li>Full Doc/Self-employ</li> <li>Full Doc/Self-employ</li> <li>Full Doc/Wager Eard</li> <li>Retired: Award Letter</li> </ul> Mortgagee Clause: <ul> <li>OCMBC, Inc. ISAOA</li> <li>19000 MacArthur Blvd., Suite 200</li> </ul>	d Lending Non-QM Wholesale S I Borrowers (if using Broker creations) and Party Fee Sheet disclosing ALL e Agreement within 24 hours of App Taken da <b>REQUIRED</b> rogram: Applicable number of the nths Bank Statements 1040s – No W2s or Paystubs byed: Most recent Tax Returns (12) byed: All K1s, as applicable, regations) byed: Most recent 2 Years 1099s ner: Most recent full 30 days of p er, Retirement Statement, 10995 Non-QM Fees: All States: Appraisal Review Fee \$150 (if applicable) LLC (Business Purpose) \$395 <u>All States except NJ &amp; NC:</u> Underwriting Fee\$1,995 <u>NJ Application</u> \$1,995	Submission Form dit reports) no older than 30 days at time ation and Authorization form . Broker & 3rd Party fees (any undisclose te and 3rd Party fee sheet supporting all INCOME DOCUMENTATION bank statements, depending on program ardless of Ownership Interest (as applicable) baystubs for all borrowers OR last 2 year s, or recent bank statement supporting i Forward Lending Contacts: for General Inquiries CorporateOfficePhone: (844) 941-5626 LockDeskEmail NonQMlockdesk@forwardlendingmtg.com Non-QMScenarioDesk:	d fees cannot be l fees n (12/3 months, all pages) ents) s W2s for all borrowers retirement income FORWARD ENDING Corporate Office: 19000 MacArthur Blvd. Suite 300 Irvine, CA 92612