

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:

Acct Manager: \_\_\_\_\_

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: \_\_\_\_\_

Co-bo. Email : \_\_\_\_\_

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: \_\_\_\_\_

Product Type: \_\_\_\_\_

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

Impounds? ☐ Yes ☐ No

Additional Features: ☐ Interest Only ☐ Blended income w/Asset Util ☐ Delayed Financing ☐ ITIN ☐ Foreign National

How should Forward Lending handle Borrower Credit? \* ☐ Pull new credit ☐ Use attached Broker credit

*\*If credit option not selected, Forward Lending will pull new credit.* 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

Origination Fee: \_\_\_\_\_

Processing Fee: \_\_\_\_\_

☐ Third-Party Loan Processing

Please Provide NMLS ID: \_\_\_\_\_

REQUIRED DOCUMENT 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:** 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

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