

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 be eligible for the NON-QM DSCR No Ratio Program.

CONTACT INFORMATION

Broker: _____

Acct Executive: _____

Main Contact, for decisions/questions below:

Acct Manager: _____

Contact: _____

Phone: _____

Title: _____

Email: _____

REQUESTED LOAN TERMS

Borrower: _____

Co-borrower: _____

Borr. Email: _____

Co-bo. Email: _____

Loan Amt.: _____

Appr. Value: _____

LTV: _____

Purch. Price: _____

Subject Property: _____

Property Type: ☐ SFR ☐ Condo ☐ 2 Units ☐ 3 - 4 Units ☐ 5 - 8 Units

Occupancy: **INVESTMENT ONLY**

Vesting in LLC? ☐ Yes ☐ No

If Yes, provide the complete legal name/address of the LLC entity.

LLC Legal Name: _____

LLC Address: _____

Purpose: ☐ Purchase ☐ Rate/Term ☐ Cash-out

Term: _____ ☐ Closed-end 2nd

Product Type: ☐ Select 1.25 and Greater ☐ Core DSCR ≥ 1.00 ☐ DSCR Fusion ☐ Sub1 .75 -.99 ☐ No Ratio

Prepayment Penalty: ☐ State Restricted

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

Estimated Closing Date: _____

Additional Features: ☐ I/O 30 Year ☐ I/O 40 Year ☐ I/O ARM ☐ Delayed Financing

How should Forward Lending handle Borrower Credit?*

☐ Pull new credit ☐ Use attached Broker credit

Broker Credit Credentials: User Name _____ Password _____

BROKER COMPENSATION

Comp.Type ☐ Lender Paid %: _____

☐ Borrower Paid %: _____

YSP (Cannot be combined w/LPC) %: _____

Processing Fee: _____

☐ Third-Party Loan Processing

NMLS ID: _____

REQUIRED DOCUMENTATION CHECKLIST

☐ Completed Forward Lending NON-QM DSCR/No Ratio Submission form

☐ Completed 1003 with no employer or income information

☐ Credit Report for All Borrowers (if using Broker credit reports) no older than 30 days at time of submission

☐ VOMs for all disclosed financed properties not reporting on credit

☐ Escrow/Closing 3rd Party Fee Sheet disclosing ALL Broker & 3rd Party fees

☐ Insurance Declarations page and contact info *OR* Insurance Quote for the Subject Property with six months' rent loss

☐ Most recent bank statement covering a 30-day period to support reserve requirements/funds to close, as applicable

☐ Prelim/Title Commitment with Tax Cert

☐ Full Appraisal with 1007

☐ **If Purchase:** Purchase Agreement

☐ **If Refinance:** Lease Agreements for subject property only

☐ **If Refinance:** Demand for the subject property mortgage payoff

SUBMISSION NOTES

Mortgagee Clause: OCMBC, Inc. ISAOA 19000 MacArthur Blvd., Suite 200 Irvine, CA 92612	Non-QM Fees: All States: Appraisal Review Fee \$150 (if applicable) LLC (Business Purpose) ... \$395 All States except NJ & NC: Underwriting Fee \$2,195 NJ and NC: NJ Application \$1,995 NC Origination \$1,995	Forward Lending Contacts: <i>for General Inquiries</i> 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	 Corporate Office: 19000 MacArthur Blvd., Suite 300 Irvine, CA 92612 NMLS 2125 www.forwardlendingmtg.com
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