

Submission Checklist

Non-QM Product (04/17/2024 version)

Email this form and supporting documents to email box submission@aaalendings.com.

Borrower Information

	Borrower Name	Email	Contact
Borrower1			
Borrower2			
Borrower3			
Borrower4			

Subject Property & Loan Information

Subject Property Address			
Purpose		Occupancy	
Property Type		Loan Amount	
Rate		Term	
Occupancy		Loan Purpose	
Loan Officer Charged Point		If Yes, Please indicate:	

Escrow Information

Open Escrow (If need help, check box and complete below)			
Escrow Company			
Escrow Officer			
Escrow Email			
Escrow Phone #			
Listing Agent Phone # (For Purchase Loan Only)			

Please prepare documents described below for submission and check the item you submitted

1. All borrowers' individual email addresses
2. Borrowers' signed Authorization (Wet Sign)
3. Borrower's credit report (Excluding the No Job No Income and Self Prepared P&L program, as stated on page 5 of the rate sheet)
4. Initial signed 1003 Application with maximum information provided by borrowers for us to better understand the purpose of loan prior to qualification.
5. Copy of Driver's License, (Green Card, Visa, Passport or Working Permit if applicable)
6. For properties borrowers own, provide ① most recent mortgage statement ②Property Tax Bill ③Insurance Declaration Page
· HOA Statement (If applicable)
7. Income documentation:
 - AAAP001:DSCR - Lease Agreement and rental deposits for subject property(If Refinance)
 - AAAP002-AAAP005: **12 or 24 mo. Bank Statements** - 12 or 24 months consecutive statements from the same account (ALL pages including blanks)
 - Personal Account
 - Business Account
 - AAAP006: **Asset Depletion** - Verification of deposit or most recent 6 months asset statement.
 - AAAP007: **ATR in Full** - Most recent 2 months bank statement
 - AAAP008: **Non-QM Full Docs**: Full Doc = W2 + Pay Stubs (Wage Earner) / 1040's + P&L (Self-Employed or Commission) AAAP009: **Profit & Loss Statement**
 - AAAP010-AAAP011: **3 mo. Bank Statements** - 3 months consecutive statements from the same account (ALL pages including blanks).
 - Personal Account
 - Business Account
 - AAAP012: **WVOE** - Provide HR email to let Lender perform to verify WVOE.
 - AAAP013: **ABIO** - Most recent 2 months bank statement
8. Most recent 2 months bank statement (For DSCR & Bank statement program & No Job No Income, 1 month bank statement only)
9. Fully Executed Purchase Agreement and Copy of Earnest Money Deposit Receipt (Purchase Only)