

SUBMISSION CHECKLIST

Non-QM Product (01/30/2024 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:		
Please prepare documents described below for submission and check the item you submitted			
<p>1. All borrowers' individual email addresses</p> <p>2. Borrowers' signed Authorization (Wet Sign) and credit card payment information form, Consent to receive Communications Electronically (Wet Sign)</p> <p>3. Initial signed 1003 Application with maximum information provided by borrowers for us to better understand the purpose of loan prior to qualification.</p> <p>4. Copy of Driver's License, (Green Card, Visa, Passport or Working Permit if applicable)</p> <p>5. For properties borrowers own, provide ① most recent mortgage statement ②Property Tax Bill ③Insurance Declaration Page ④ HOA Statement (If applicable)</p> <p>6. Income documentation:</p> <p>AAAP001:DSCR - Lease Agreement and rental deposits for subject property(If Refinance)</p> <p>AAAP002-AAAP005: 12 or 24 mo. Bank Statements - 12 or 24 months consecutive statements from the same account (ALL pages including blanks</p> <p style="padding-left: 40px;">Personal Account Business Account</p> <p>AAAP006: Asset Depletion - Verification of deposit or most recent 6 months asset statement.</p> <p>AAAP007: ATR in Full - Most recent 2 months bank statement</p> <p>AAAP008: Non-QM Full Docs: Full Doc = W2 + Pay Stubs (Wage Earner) / 1040's + P&L (Self-Employed or Commission)</p> <p>AAAP009: Profit & Loss Statement</p> <p>AAAP010-AAAP011: 3 mo. Bank Statements - 3 months consecutive statements from the same account (ALL pages including blanks).</p> <p style="padding-left: 40px;">Personal Account Business Account</p> <p>AAAP012: WVOE - Provide HR email to let Lender perform to verify WVOE.</p> <p>AAAP013: ABIO - Most recent 2 months bank statement</p> <p>7. Most recent 2 months bank statement</p> <p>8. Fully Executed Purchase Agreement and Copy of Earnest Money Deposit Receipt (Purchase Only)</p>			