

SUBMISSION CHECKLIST

Non-QM Product (09/25/2026version)

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	Purchase	Occupancy	Investment Property
Property Type		Loan Amount	
Rate		Estimated Value	
Occupancy		Program & Term	
Loan Officer Charged Point	No	If Yes, Please indicate:	
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 and Credit Card Payment Information Form ☐ 3. Initial signed 1003 Application with maximum information provided by borrowers for us to better understand the purpose of loan prior to qualification. ☐ 4. Driver's License: Front and back copies are always required. Other IDs (Green Card, EAD card, or valid visa): If provided, front and back copies are also required. ☐ 5. For properties borrowers own, provide ① most recent mortgage statement ②Property Tax Bill ③Insurance Declaration Page ④ HOA Statement (If applicable) ☐ 6. 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 ☐ 7. Most recent 2 months bank statement ☐ 8. Fully Executed Purchase Agreement and Copy of Earnest Money Deposit Receipt (Purchase Only)			