

SUBMISSION CHECKLIST

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

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

| | | | |
|------------------------------|----------------|--|--|
| Loan Submission Date | | Sales Rep. | |
| Broker Information | | | |
| Company Name | | Company NMLS# | |
| Mortgage Loan Officer | | Broker ID | |
| Loan Officer E-mails | | Loan Officer Phone | |
| Processor Name | | MLO NMLS# | |
| Processor Emails | | Processor Phone | |
| Borrower Information | | | |
| Borrower's Name | | | |
| Email | | | |
| Property Information | | | |
| Property Address | | | |
| Estimated Value | | Purchase Price(If Purchase) | |
| Loan Information | | | |
| Loan Amount | | Loan Program | |
| Rate | | LTV/CLTV | |
| Property Type | | Loan Terms | |
| Occupancy | | FICO | |
| Rental Income(if Investment) | | Loan Purpose | |
| Note | | | |
| Fee Information | | | |
| Lender Fee | Processing Fee | Broker Compensation Method (Must check one of below options) | |
| \$1,495* | | Lender Paid Compensation Tier _____% plus\$_____ Borrower Paid Loan Origination Fee _____% plus\$_____ | |
| | | DSCR (Allow Dual Compensation) Compensation Tier _____% plus\$_____ | |

Please include Lender fee \$1,495 in Section A on Loan Estimate. Appraisal fee required to be disclosed on Section B on Loan Estimate.

*For broker who can't process and issue loan estimates and disclosure by oneself, please call for details.

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 ④ 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)