

AE Name: _____ Account Manager: _____ Estimated Closing Date: _____

Broker/Contact Information

| | | | |
|-----------------------------|-------------------------------|-----------------|---|
| Broker Name | Broker NMLS | Processor Name | Loan Officer Name |
| Processor Phone | Loan Officer Phone | Processor Email | Loan Officer Email |
| 3rd Party Processing Fee \$ | Broker Credit Report Fee | | |
| Broker Origination \$ _____ | Yield Spread Premium \$ _____ | Paid to Broker | Yield Spread Credit \$ _____ Paid to Borrower |

Borrower Information

| | | | |
|------------------|------|-------------------|--|
| Borrower Name | FICO | Borrower Email | |
| Co-Borrower Name | FICO | Co-Borrower Email | |
| Co-Borrower Name | FICO | Co-Borrower Email | |

Property Information

| | | | |
|----------------------|-------|----------|--|
| Property Address | | | |
| City | State | Zip Code | |
| Value/Purchase Price | Type | AMC | |

Loan Information

| | | | |
|--------------|--|-----------|---|
| Loan Amount | Interest Rate | LTV | CLTV |
| Loan Purpose | <input type="checkbox"/> Purchase <input type="checkbox"/> R/T Refinance <input type="checkbox"/> Cash Out | Occupancy | Primary - Not eligible Secondary - Not eligible <input type="checkbox"/> Investment- Eligible |

Loan Terms

| | | | | | |
|--|---|-------------------|--|--|---|
| <p style="text-align: center;">ALL QUESTIONS IN THIS SECTION MUST BE ANSWERED TO SUBMIT</p> <p>Will title be held in entity? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, entity name: _____</p> <p>How many members in entity (Max 4): _____ *Each member must complete an application</p> <p>Is subject property currently leased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the monthly rent received? _____</p> <p>Has the applicant and/or co-applicant had any foreclosures in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Has the applicant and/or co-applicant declared bankruptcy in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the applicant and/or co-applicant (s) intend to occupy the property for more than 14 days per year? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the applicant currently live rent free? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If this is a refinance transaction; Has the subject been listed for sale within the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, the subject must be de-listed prior to application date. Date de-listed _____</p> | <p style="text-align: center; font-size: small;">(Investment Property Only)</p> <p style="text-align: center;">Product Type</p> <p> <input type="checkbox"/> DSCR ≥ 1.00 <input type="checkbox"/> DSCR ≤ 1.00 <input type="checkbox"/> DSCR ≥ 1.25 <input type="checkbox"/> Mixed-Use <input type="checkbox"/> Foreign National <input type="checkbox"/> Private Money <input type="checkbox"/> Fix & Flip <input type="checkbox"/> Bridge <input type="checkbox"/> Small Commercial <input type="checkbox"/> Commercial </p> <p>ACH - <input type="checkbox"/> Yes <input type="checkbox"/> No *0.250 LLPA hit if waived (does not apply to all programs)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">LOAN TERMS</td> <td style="width: 50%; text-align: center;">IMPOUNDS <input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td> <input type="checkbox"/> 30 Yr Fixed <input type="checkbox"/> 40 Yr Fixed <input type="checkbox"/> 30 Yr Fixed I/O (10yr I/O period) <input type="checkbox"/> 40 Yr Fixed I/O (10yr I/O period) <input type="checkbox"/> Interest Only (10yr I/O period) <input type="checkbox"/> 5/6 Arm <input type="checkbox"/> 12 Months <input type="checkbox"/> 7/6 Arm <input type="checkbox"/> 10/6 Arm </td> <td style="text-align: center;"> <p>PREPAYMENT OPTIONS</p> <input type="checkbox"/> 5 yr <input type="checkbox"/> 4 yr <input type="checkbox"/> 3 yr <input type="checkbox"/> 2 yr <input type="checkbox"/> 1 yr <input type="checkbox"/> 0 yr <input type="checkbox"/> 5% Fixed <input type="checkbox"/> Declining Prepay <small>**No PPP (AK, KS, MI, MN, MS, NM, OH, & RI, loan amount < \$278,204 in PA Only, & NJ, IL if vested to individuals.</small> </td> </tr> </table> | LOAN TERMS | IMPOUNDS <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> 30 Yr Fixed <input type="checkbox"/> 40 Yr Fixed <input type="checkbox"/> 30 Yr Fixed I/O (10yr I/O period) <input type="checkbox"/> 40 Yr Fixed I/O (10yr I/O period) <input type="checkbox"/> Interest Only (10yr I/O period) <input type="checkbox"/> 5/6 Arm <input type="checkbox"/> 12 Months <input type="checkbox"/> 7/6 Arm <input type="checkbox"/> 10/6 Arm | <p>PREPAYMENT OPTIONS</p> <input type="checkbox"/> 5 yr <input type="checkbox"/> 4 yr <input type="checkbox"/> 3 yr <input type="checkbox"/> 2 yr <input type="checkbox"/> 1 yr <input type="checkbox"/> 0 yr <input type="checkbox"/> 5% Fixed <input type="checkbox"/> Declining Prepay <small>**No PPP (AK, KS, MI, MN, MS, NM, OH, & RI, loan amount < \$278,204 in PA Only, & NJ, IL if vested to individuals.</small> |
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Submission Requirements

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|--|--|
| <input type="checkbox"/> Business Purpose Submission Form <input type="checkbox"/> Commercial Loan Application <input type="checkbox"/> Driver's License or Photo ID <input type="checkbox"/> Schedule of Real Estate (matching all mortgage loans identified to the credit report to REO) <input type="checkbox"/> Credit Authorization (only if lender is pulling credit) <input type="checkbox"/> Credit Report within 60 days of submission <input type="checkbox"/> Assets covering most recent 30 days (if program requires) <input type="checkbox"/> Purchase Contract (if applicable) <input type="checkbox"/> LLC documents (if vesting in LLC) | <p style="text-align: center;">New York CEMA (if applicable)</p> <input type="checkbox"/> CEMA – Order Request Form <input type="checkbox"/> Calculation of the net savings to the borrower by doing the CEMA/Assignment. <input type="checkbox"/> Turnaround time for receipt of the collateral documents. |
|--|--|

Underwriting Fast Track

How to Close Faster!
*All items below must be submitted in order to take advantage of the Fast Track

| | |
|--|---|
| <input type="checkbox"/> Business Purpose Submission form <input type="checkbox"/> Business Purpose Credit Authorization (if lender is pulling credit) <input type="checkbox"/> Business Purpose Acknowledgement and Disclosure / or Cash Out Letter signed by borrower <input type="checkbox"/> Borrower Certification of Business Purpose <input type="checkbox"/> Commercial Loan Application <input type="checkbox"/> Credit report dated within 60 days of submission <input type="checkbox"/> Most recent 12 mo Mortgage history on all properties <input type="checkbox"/> Lease Agreement or LOE for unleased (Refi Only) | <input type="checkbox"/> Title Report <input type="checkbox"/> Purchase Contract and or/Escrow Instruction (if applicable) <input type="checkbox"/> Appraisal w/1007 <input type="checkbox"/> Hazard Insurance- with rent loss coverage <input type="checkbox"/> Settlement Statement/Pre Hud-1 <input type="checkbox"/> Payoff Demand (Refi Only) <input type="checkbox"/> HOA Cert(if applicable) <input type="checkbox"/> Personal Guaranty Form- (If Closing in LLC) <input type="checkbox"/> Verified Funds to Close (1 Month Bank Statements) |
|--|---|

Mortgagee clause - Quintess Funding, LLC dba Rockstone Wholesale, Inc. its successors and/or assigns 444 W. Lake St. #1700 Chicago, IL 60606





UW COVER SHEET

Date:

Loan Number:

Program Name:

INCOME:

- Full Doc WVOE Banks Statement: 12 or 24 Months 1099
- Rental Cash Flow Asset Qualifier P&L

CREDIT:

EXCEPTION:

Additional Comments:

