



NONQM WHOLESALE SUBMISSION FORM

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 \$		Loan Officer NMLS	
Contract Processor NMLS		Broker Credit Report Fee	
Lender Fee Buyout	<input type="checkbox"/> Yes <input type="checkbox"/> No	Broker Compensation	<input type="checkbox"/> Lender Paid <input type="checkbox"/> Borrower Paid
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	Property Type		AMC

Loan Information			
1st Loan Amount	2nd Loan Amount	LTV	CLTV
Interest Rate	<input type="checkbox"/> Discount for Rate Chosen		
Loan Purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> R/T Refinance <input type="checkbox"/> Cash Out <input type="checkbox"/> Occupancy <input type="checkbox"/> Primary <input type="checkbox"/> Investment <input type="checkbox"/> Secondary		
NOTE: FOR TEXAS LOANS ONLY - Texas Cash Out cannot exceed the 2% for total fees all products			

Loan Terms	
Product Type (NonQM)	

Full Doc, Bank Statements, Alt Doc, DSCR, No Ratio <input type="checkbox"/> ALPHA+ (Full Doc, Alt Doc, Bank Statements) <input type="checkbox"/> ALPHA (Full Doc, Alt Doc, Bank Statements) <input type="checkbox"/> BETA (Full Doc, Alt Doc, Bank Statements, ITIN) <input type="checkbox"/> JUMBO (Full Doc & Bank Statement) <input type="checkbox"/> ZETA (Foreign National, Full Doc, DSCR, No Ratio) <input type="checkbox"/> GAMMA (Multi-Unit, Full Doc, DSCR, No Ratio) <input type="checkbox"/> OMEGA (Full Doc, Alt Doc) <input type="checkbox"/> DELTA (Investor, DSCR, No Ratio) <input type="checkbox"/> DSCR ≥ 1.25 <input type="checkbox"/> DSCR ≥ 1.00 <input type="checkbox"/> DSCR < 1.00 <input type="checkbox"/> DSCR - No Ratio	Product Type (2nd Mortgage) <input type="checkbox"/> SIGMA (2nd Fixed) <input type="checkbox"/> SIGMA (2nd HELOC) <input type="checkbox"/> 10 Yr Fixed <input type="checkbox"/> 15 Yr Fixed <input type="checkbox"/> 20 Yr Fixed <input type="checkbox"/> 30 Yr Fixed ACH - <input type="checkbox"/> Yes <input type="checkbox"/> No *0.250 LLPA hit if waived (does not apply to all programs)	Product Type (Conforming, FHA, VA) <input type="checkbox"/> Conforming <input type="checkbox"/> FHA <input type="checkbox"/> VA	
	LOAN TERMS (NonQM) <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"/> 7/6 Arm <input type="checkbox"/> 15 Yr Fixed <input type="checkbox"/> 10/6 Arm	IMPOUNDS <input type="checkbox"/> Yes <input type="checkbox"/> No PREPAYMENT OPTIONS <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>	
	CREDIT REPORT <input type="checkbox"/> Reissue Credit through TPO portal <input type="checkbox"/> Lender to pull new credit		
	Items needed to disclose: Lender disclosed submission <input type="checkbox"/> Signed Loan Application by LO <input type="checkbox"/> Submission Form <input type="checkbox"/> Credit Report <input type="checkbox"/> Previous FHA Case Number (FHA refinances only) <input type="checkbox"/> COE or Request for COE (VA loans only)		

Submission Requirements to Move to UW <input type="checkbox"/> Assets covering most recent 30 days (if program requires) <input type="checkbox"/> Driver's License or Photo ID <input type="checkbox"/> Signed Borrower Certification and Authorization <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"/> Purchase Contract (if applicable) <input type="checkbox"/> LLC documents (if vesting in LLC)	Items needed to disclose: Broker disclosed submission <input type="checkbox"/> Signed initial Loan Application by borrower(s) and LO <input type="checkbox"/> Initial Loan Estimate (LE) dated within 3 days of the application date <input type="checkbox"/> Consent Form (Proof of LE delivery) <input type="checkbox"/> Settlement Service Provider List (SSPL) <input type="checkbox"/> Intent to Proceed <input type="checkbox"/> Credit Authorization (only if lender is pulling credit) <input type="checkbox"/> Home Loan Toolkit with proof of delivery within 3 days of the application date <input type="checkbox"/> Homeownership counseling Form dated within 3 days of the application date <input type="checkbox"/> Credit Report <input type="checkbox"/> Submission Form <input type="checkbox"/> Previous FHA Case Number (FHA refinances only) <input type="checkbox"/> COE or Request for COE (VA loans only) <input type="checkbox"/> Anti-steering form
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New York CEMA (if applicable)	
<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.	<input type="checkbox"/> Information on any upfront fees paid to the current lender. <input type="checkbox"/> All costs associated with the CEMA/Assignment process. <input type="checkbox"/> Letter(s) of Authorization to be signed by the borrower.

Underwriting Fast Track	
How to Close Faster! <small>*All items below must be submitted in order to take advantage of the Fast Track</small>	
<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:

