



The power of yes.

## Non-QM Full Documentation

Broker's Name:		Current Date:	
Borrower's Name:		Property Address:	
Check if submitted	REQUIRED DOCUMENTATION	Internal Use Only	
		Received	Missing
<b>REQUIRED DOCUMENTATION FOR INITIAL DISCLOSURES</b> (MUST BE RECEIVED WITHIN 24 HOURS OF LOAN SUBMITTAL)			
<b>GENERAL</b>			
<input type="checkbox"/>	Credit report (Tri-Merge Credit report using subject property or local address) <b>NOTE: Credit report should be from credit agency approved by Freddie Mac and/or Fannie Mae and cannot be older than 60 days</b>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Copy of the borrower's ID (Passport or Driver License) and Social Security Card	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Submission Form (Fees) <b>NOTE: Estimated fees will be disclosed if submission form fee not provided</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>DOCUMENTATION BELOW IS REQUIRED FOR LOAN TO BE SENT TO UNDERWRITING</b>			
<b>INCOME</b>			
<input type="checkbox"/>	Most recent W2 for 1 year or 2 years	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Most recent paystub covering at least 30 days YTD earnings	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Most recent 1040 for 1 year or 2 years for self-employed borrower or rental income	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Verification of other sources of income	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	1099 for past two years and Verification of year-to-date income via paystub, written VOE or other 3rd party verification	<input type="checkbox"/>	<input type="checkbox"/>
<b>APPRAISAL AND PROPERTY</b>			
<input type="checkbox"/>	Appraisal cannot be older than 60 days at time of submission	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<b>PURCHASE TRANSACTIONS:</b> Fully executed contract, with all addendum(s) (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>

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PERMANENT RESIDENT ALIEN/NON-PERMANENT RESIDENT ALIEN			
<input type="checkbox"/>	Copy of borrower's passport and unexpired visa *	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Valid employment authorization must be provided if visa is not	<input type="checkbox"/>	<input type="checkbox"/>
<p style="color: red; text-align: center;">*NOTE: All documents must be translated to English by a certified translator.            **All currency must be translated to US Dollars</p>			
<p>COMMENTS:</p>			