



CORRESPONDENT INFORMATION

Company Name		Contact	
Phone		Email	
ACC Account Executive			

BORROWER(S) INFORMATION

Borrower (First Name/Last Name)		Email	
Co-Borrower (First Name/Last Name)		Email	

LOAN INFORMATION

Property Address			
Product Type		Doc Type	
Loan Term		Property Type	
Occupancy		Number of Units	
Prepayment (Inv. Properties Only)		Loan Purpose	
Interest Rate		Impounds	YES NO
Purchase Price			
Loan Amount			
DSCR %			
Appraised Value			
LTV %			
DTI			

FEES

Underwriting Fee:	\$1,595.00	Condo Fee (if applicable):	\$295.00
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MINIMUM REQUIRED DOCUMENTS – REFER to Submission Checklist

Please answer and complete the following questions and upload to file at time of submission.

Will Gift Funds be used?	YES NO		
ITIN Borrower?	YES NO		
Is an exception needed?	YES (please select all the apply below) NO		
	LTV	Loan Amount	
	Rural	Citizenship	
	Non-Warrantable Condo	Other:	
Will the loan be closing in any of the following: Trust LLC POA			



CORRESPONDENT INFORMATION

Company Name		LO/AM Name	
Phone		Email	

BORROWER(s) INFORMATION

Borrower (First Name/Last Name)		Email	
Co-Borrower (First Name/Last Name)		Email	

LOAN INFORMATION

Property Address	
Product Type	

ADDRESS ANY CREDIT ISSUES OUTSIDE OF PRODUCT GUIDELINES

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ANYTHING UNCOMMON IN REGARD TO HOW THE INCOME WAS CALCULATED?

For Bank Statement Programs, please indicate type provided below:

	12 Months Personal	24 Months Personal
	12 Months Business	24 Months Business

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ADDITIONAL IMPORTANT INFORMATION UNDERWRITING SHOULD BE AWARE OF

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Please ensure to carefully review each section below, and proceed with the loan submission only when all applicable documents can be provided. Missing or erroneous documentation may result in processing delays.

DOCUMENT REQUIREMENTS FOR ALL LOANS

- ✓ Fully Completed Submission Form and Submission Supporting Information
- ✓ Initial 1003
- ✓ Purchase Contract (*if applicable*)
- ✓ Credit Report

FULL DOCUMENTATION

- ✓ Wage Earner: Most Recent 30 day paystub(s) & Most Recent 1 or 2 years W2
- ✓ Self Employed: Proof of 2 Years Self Employment & Most recent 1 or 2 years Tax Returns (Business & Personal with all schedules)

BANK STATEMENTS

- ✓ Bank Statement Income Worksheet (*obtain from your AE*)
- ✓ 12 or 24 Months Consecutive Bank Statements

1099

- ✓ 12 or 24 Month 1099 Statements
- ✓ YTD Income (*Bank Statements OR Employer Printout*)

P&L ONLY

- ✓ Proof of 2 Years Self-Employment
- ✓ Proof of Borrower's Ownership %
- ✓ 12 or 24 Months 3rd Party P&L Package

ITIN

(ALL documents must be translated into English)

- ✓ Valid ITIN & Unexpired Identification (*i.e.: VISA, Passport or Driver's License*)
- ✓ Proof of 2 Years Self-Employment (*if applicable*)
- ✓ Full Doc: 1 or 2 Years Tax Returns w/ Written VOE
- ✓ Bank Statement: 12 or 24 Months Bank Statements with Proof of Borrower's Ownership %
- ✓ P&L: 12 or 24 Months P&L Statements & 2 Months Bank Statements
- ✓ 1099: 12 or 24 Months 1099 with proof of YTD Income

FOREIGN NATIONAL (DSCR)

(ALL documents must be translated into English)

- ✓ Valid Unexpired Passport
- ✓ 2 Months of Asset Statements

DSCR

- ✓ Proof of Rental Income (*i.e.: Current Lease OR 1007*)

ASSET UTILIZATION

- ✓ Most Recent 4 Months Asset Statements