To help expedite underwriting, please include this Non-QM Cover Letter with your loan submission. It will be helpful to our Non-QM Underwriting Team if you provide the backstory, address your concerns, or share any positive highlights regarding the borrower(s). this is a fillable form with fields that will expand as you type. You can provide us with as much information as necessary in the applicable section(s) to help the Underwriter better understand issues of the story on the loan. Your insights will help speed up the underwriting process and assure you and your borrower(s) a cleaner approval.

|  |  |  |  |
| --- | --- | --- | --- |
| **Borrower(s)** |  | **Date** |  |
|  |  |  |  |
| **Property Address** |  | | |
|  |  | | |
|  | | | |
| 1. **Assets, Down Payment, or Reserves** | | | |
| 1. **Collateral** | | | |
| 1. **Credit or Trade Lines** | | | |
| 1. **Employment or Income** | | | |
| 1. **Property Ownership** | | | |
| 1. **Other** (Please provide any additional significant information not categorized above that you believe will help our Non-QM Underwriter approve this loan.) | | | |

Thank you for providing this additional helpful information. If you have questions about Non-QM, you can email the RISE TPO Non-QM Scenario Desk at [NonQMScenario@RISETPO.com](mailto:NonQMScenario@RISETPO.com) or contact your Account Executive.