

Please fulfill minimum submission requirements to expedite review and approval

Thank you for your loan submission. Please complete this form in its entirety and include all required documents, as listed below, with your submission. Only complete submissions will progress to Underwriting.

CONTACT INFORMATION

Broker: \_\_\_\_\_

Acct Executive: \_\_\_\_\_

Main Contact, for decisions/questions below:

Contact: \_\_\_\_\_

Phone: \_\_\_\_\_

Title: \_\_\_\_\_

Email: \_\_\_\_\_

REQUESTED LOAN TERMS

Submission Type: ☐ Full ☐ Disclosures Only ☐ EZCalc ☐ EZStructure

Closed-end 2nd: ☐ Concurrent ☐ Stand Alone

Loan Application Date: \_\_\_\_\_

Estimated Closing Date: \_\_\_\_\_

Borrower: \_\_\_\_\_

Co-borrower: \_\_\_\_\_

Borr. Email: \_\_\_\_\_

Cobo. Email: \_\_\_\_\_

Subject Property: \_\_\_\_\_

Loan Amount: \_\_\_\_\_

Appraised Value: \_\_\_\_\_

Purchase Price: \_\_\_\_\_

Interest Rate: \_\_\_\_\_

Term: \_\_\_\_\_

Occupancy: \_\_\_\_\_

2nd Lien Rate: \_\_\_\_\_

2nd Term: \_\_\_\_\_

2nd Loan Amt: \_\_\_\_\_

Property Type: \_\_\_\_\_

5-8 Units? ☐ Yes ☐ No

# Units \_\_\_\_\_

Vesting in LLC (Investment Properties Only)? ☐ Yes ☐ No

Borrower Self-employed? ☐ Yes ☐ No

Purpose: \_\_\_\_\_

Income Type: \_\_\_\_\_

Prepayment Penalty: \_\_\_\_\_

Credit Type: \_\_\_\_\_

Buydown Feature: ☐ 2/1 ☐ 1/0

Impounds? ☐ Yes ☐ No

Additional Features: ☐ Interest Only ☐ Blended Income w/Asset Utilization

☐ Delayed Financing ☐ Professional

How should RISE TPO handle Borrower Credit Report?\*

☐ Pull new credit ☐ Use attached Broker credit

\* If credit option not selected, RISE TPO will pull new credit

BROKER COMPENSATION

Compensation Type: ☐ Borrower Paid ☐ Lender Paid

If Borrower Paid, Amount: \_\_\_\_\_

If using Third-Party Loan Processing, please provide their NMLS ID: \_\_\_\_\_

REQUIRED DOCUMENTATION CHECKLIST

☐ If Non-owner: Lease Agreement

☐ Completed Wholesale Submission - RISE TPO Non-QM Form

☐ Completed 1008

☐ Credit Report for All Borrowers (if using Broker credit reports) no older than 30 days at time of submission; 600 Min FICO

☐ RISE TPO's Completed Borrower's Certification and Authorization Form

☐ Escrow/Closing 3<sup>rd</sup> Party Fee Sheet disclosing ALL Broker and 3<sup>rd</sup> Party fees (any undisclosed fees cannot be disclosed later)

☐ Supporting mortgage statement/tax/insurance information for all REO listed on 1003

☐ Insurance Declarations page and Contact info or Insurance Quote for subject property

☐ If Purchase: Purchase Agreement

☐ Initial 1003 dated within 24 hours of App Taken date and Third-Party fee sheet supporting all fees

REQUIRED INCOME DOCUMENTATION

☐ If Bank Statements Program: EZCalc Approval for Bank Statements Programs (only)

☐ If Bank Statements Program: Applicable number of bank statements, depending on program (24/12/3 months), all pages

☐ If Non-Owner Occupied: Lease Agreements (as applicable)


☐ If Full Doc/Self-employed: Most recent Tax Returns (1 Year or 2 Years, per program requirements)

☐ If Full Doc/Self-employed: All K1s, as applicable, regardless of Ownership Interest

☐ If Full Doc/Self-employed: Most recent 2 Years 1099s (as applicable)

☐ If Full Doc/Wage Earner: Most recent full 30 days of paystubs for all borrowers OR last 2 Years W2s for all borrowers

☐ If Retired: Award Letter, Retirement Statement, 1099s, or recent bank statement supporting retirement income

<div>Mortgagee Clause:</div> <div>OCMBC, Inc. ISAOA 19000 MacArthur Blvd., Suite 200 Irvine, CA 92612</div> <div>Lender IDs:</div> <div>FHA: 20996-0000-1 VA: 169917-00-00</div>	<div>RISE TPO Non-QM Fees</div> <div>All States</div> <div>Appraisal Review ..... \$150 (if applicable)</div> <div>LLC (Business Purpose) ... \$395</div> <div>All States except NJ &amp; NC</div> <div>Underwriting Fee ..... \$1,995</div> <div>NJ &amp; NC</div> <div>NJ Application Fee ... \$1,995</div> <div>NC Origination Fee... \$1,995</div>	<div>RISE TPO Contacts:</div> <div>for General Inquiries</div> <div>Corporate Office Phone:</div> <div>(888) 973-8210</div> <div>Lock Desk Email:</div> <div><a href="mailto:lockdesk@RISETPO.com">lockdesk@RISETPO.com</a></div> <div>UW Scenario Desk:</div> <div><a href="mailto:scenarios@RISETPO.com">scenarios@RISETPO.com</a></div>	<div></div> <div>Corporate Office:</div> <div>19000 MacArthur Blvd., Suite 200 Irvine, CA 92612 NMLS ID #2125</div> <div><a href="http://www.RISETPO.com">www.RISETPO.com</a></div>
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