CLEAR FORM SAVE FORM

Wholesale Submission
RISE TPO Non-QM

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: (Choose One) Occupancy: (Choose One)

2nd Lien Rate: __________ 2nd Term: __________ 2nd Loan Amt: __________

Property Type: (Choose One) 5-8 Units? ☐ Yes ☐ No # Units (Choose)

Vesting in LLC (Investment Properties Only)? ☐ Yes ☐ No Borrower Self-employed? ☐ Yes ☐ No

Purpose: (Choose One) Income Type: (Choose One)

Prepayment Penalty: (Choose One) Credit Type: (Choose One)

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 3rd Party Fee Sheet disclosing ALL Broker and 3rd 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

Mortgagee Clause:

OCMBC, Inc. ISAOA
19000 MacArthur Blvd.,
Suite 200
Irvine, CA 92612

Lender IDs:
FHA: 20996-0000-1
VA: 169917-00-00

RISE TPO Non-QM Fees

All States
Appraisal Review......... $150
(if applicable)
LLC (Business Purpose) ... $395

All States except NJ & NC
Underwriting Fee $2,195

NJ & NC
NJ Application Fee ... $2,195
NC Origination Fee... $2,195

RISE TPO Contacts:
for General Inquiries

Corporate Office Phone:
(888) 973-8210
Lock Desk Email:
lockdesk@RISETPO.com
UW Scenario Desk:
scenarios@RISETPO.com

RISE TPO

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NMLS ID #2125

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