

SUBMISSION CHECKLIST

Non-QM Product (04/17/2024 version)

Email this form and supporting documents to email box aaaloan@aaalendings.com.

Loan Submission Date		Sales Rep.	
Broker Information			
Company Name		Company NMLS#	
Mortgage Loan Officer		Broker ID	
Loan Officer E-mails		Loan Officer Phone	
Processor Name		MLO NMLS#	
Processor Emails		Processor Phone	
Borrower Information			
Borrower's Name			
Email			
Property Information			
Property Address			
Estimated Value		Purchase Price(If Purchase)	
Loan Information			
Loan Amount		Loan Program	
Rate		LTV/CLTV	
Property Type		Loan Terms	
Occupancy		FICO	
Rental Income(if Investment)		Loan Purpose	
Note			
Fee Information			
Lender Fee	Processing Fee	Broker Compensation Method (Must check one of below options)	
\$1,495*		Lender Paid Compensation Tier _____ % plus \$ _____ Borrower Paid Loan Origination Fee _____ % plus \$ _____	
		DSCR (Allow Dual Compensation) Compensation Tier _____ % plus \$ _____	

Please include Lender fee \$1,495 in Section A on Loan Estimate. Appraisal fee required to be disclosed on Section B on Loan Estimate.

*For broker who can't process and issue loan estimates and disclosure by oneself, please call for details.

Please prepare documents described below for submission and check the item you submitted

1. All borrowers' individual email addresses
2. Borrowers' signed Authorization (Wet Sign)
3. Borrower's credit report (Excluding the No Job No Income and Self Prepared P&L program, as stated on page 5 of the rate sheet)
4. Initial signed 1003 Application with maximum information provided by borrowers for us to better understand the purpose of loan prior to qualification.
5. Copy of Driver's License, (Green Card, Visa, Passport or Working Permit if applicable)
6. For properties borrowers own, provide ① most recent mortgage statement ②Property Tax Bill ③Insurance Declaration Page ④ HOA Statement (If applicable)
7. Income documentation:
 - AAAP001:DSCR - Lease Agreement and rental deposits for subject property(If Refinance)
 - AAAP002-AAAP005: **12 or 24 mo. Bank Statements** - 12 or 24 months consecutive statements from the same account (ALL pages including blanks)
 - Personal Account Business Account
 - AAAP006: **Asset Depletion** - Verification of deposit or most recent 6 months asset statement.
 - AAAP007: **ATR in Full** - Most recent 2 months bank statement
 - AAAP008: **Non-QM Full Docs**: Full Doc = W2 + Pay Stubs (Wage Earner) / 1040's + P&L (Self-Employed or Commission)
 - AAAP009: **Profit & Loss Statement**
 - AAAP010-AAAP011: **3 mo. Bank Statements** - 3 months consecutive statements from the same account (ALL pages including blanks).
 - Personal Account Business Account
 - AAAP012: **WVOE** - Provide HR email to let Lender perform to verify WVOE.
 - AAAP013: **ABIO** - Most recent 2 months bank statement
8. Most recent 2 months bank statement (For DSCR & Bank statement program & No Job No Income, 1 month bank statement only)
9. Fully Executed Purchase Agreement and Copy of Earnest Money Deposit Receipt (Purchase Only)