



NON-QM DSCR SUBMISSION FORM

Mortgage/Loss Payee information for CPL' s and HOI's:
Royal Pacific Funding Corp., (ISAOA), 4000 Macarthur Blvd, West Tower, 7th Floor, Newport Beach, CA

Account Executive:					
Broker Information					
Company Name:		Company NMLS ID:		State License #:	
Processor:		LO Name:			
Processor Phone:		LO Phone:			
Processor Email:		LO Email:			
Borrower Information					
Borrower:		Borrower Email:			
Co-Borrower(s):		Co-Borrower Email:			
Property Address:					
Loan information					
Loan Amount (1 st TD):		Appraisal: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Loan Amount (2 nd TD):		Appraised Value:			
Interest Rate:		Purchase Price:			
LTV/CLTV:		Qualifying Credit Score:			
Broker compensation: <input type="checkbox"/> Borrower Paid <input type="checkbox"/> Lender Paid <input type="checkbox"/> Corr		_____ % + \$ _____ = \$ _____			
Fee must be disclosed on Fee Worksheet. Cannot exceed \$1,995.					
Third party processing fee needs a valid NMLS not associated to broker \$ _____					
Required if using Broker Credit report. Used to import credit liabilities into our system		User:		Password:	
Program Information					
Non-ARM's length not allowed		Transaction <input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term <input type="checkbox"/> Cash-out		Characteristics <input type="checkbox"/> 1 st Time Investor (DSCR +1.0) <input type="checkbox"/> Limited Tradelines <input type="checkbox"/> No Housing History	
# of properties owned _____				Property Type <input type="checkbox"/> SFR / PUD <input type="checkbox"/> 2- 4 Unit <input type="checkbox"/> Condo <input type="checkbox"/> Warrantable Only	
DSCR Ratio					
BlueXpanded <input type="checkbox"/> 0.75 – 0.99 <input type="checkbox"/> 1.00 – 1.15 <input type="checkbox"/> > 1.15		Iron <input type="checkbox"/> ≥ 1.00 <input type="checkbox"/> ≥ 0.75 - < 1.00		Titanium <input type="checkbox"/> < 1.00 <input type="checkbox"/> 1.00 – 1.25 <input type="checkbox"/> > 1.25	
				Platinum <input type="checkbox"/> 0.85 – 0.99 <input type="checkbox"/> 1.00 – 1.49 <input type="checkbox"/> ≥ 1.50	
				Gold <input type="checkbox"/> No Ratio <input type="checkbox"/> 0.75 – .99 <input type="checkbox"/> 1.00 – 1.24 <input type="checkbox"/> ≥ 1.25	
				Silver <input type="checkbox"/> 1.00 – 1.24 <input type="checkbox"/> ≥ 1.25	
Questionnaire				Loan Terms Standard	
Will title be held in entity? <input type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Fixed 30 <input type="checkbox"/> Fixed 15 <input type="checkbox"/> 5/6 ARM (SOFR)	
If yes, entity name - Single Member LLC Only:		Proposed monthly rental: \$		<input type="checkbox"/> I/O Fixed 40 Year <input type="checkbox"/> I/O Fixed 30 Year <input type="checkbox"/> I/O 5/6 ARM 40 Year (SOFR) <input type="checkbox"/> I/O 5/6 ARM 30 Year (SOFR)	
Is subject property currently leased? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If yes, what is the monthly rent received?		\$			
Has the applicant and/or co-applicant had any foreclosures in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No				Pre-Payment <input type="checkbox"/> 5 Year PPP <input type="checkbox"/> 3 Year PPP <input type="checkbox"/> 2 Year PPP <input type="checkbox"/> 1 Year PPP <input type="checkbox"/> No PPP	
Has the applicant and/or co-applicant declared bankruptcy in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No				Impounds Waived? <input type="checkbox"/> Yes* <input type="checkbox"/> No	
Does the applicant currently live rent free? <input type="checkbox"/> Yes <input type="checkbox"/> No				Fee Buyouts? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If refinance: Prior Listing <input type="checkbox"/> Within 3 Months <input type="checkbox"/> Within 6 Months <input type="checkbox"/> Within 12 Months <input type="checkbox"/> Over 12 Months / NA				*Loan Cannot be HPML	
If the subject was listed within 12 months, must be de-listed prior to application date		Date de-listed:			
Submission Requirements					
<input type="checkbox"/> Non-QM DSCR Submission Form <input type="checkbox"/> Driver's License or Photo ID <input type="checkbox"/> Schedule of Real Estate <input type="checkbox"/> 1003 (LO signed) <input type="checkbox"/> Settlement/fee sheet (Matching all mortgage loans identified o the credit report to REO)			<input type="checkbox"/> Credit Authorization (Only if lender is pulling credit) <input type="checkbox"/> Credit Report Within 60 Days of Submission <input type="checkbox"/> Most Recent Bank Statements (If program requires) <input type="checkbox"/> Purchase Contract (If applicable) <input type="checkbox"/> LLC Documents (If vesting in LLC)		
Comments:					