



# NON-QM DSCR SUBMISSION FORM

Mortgagee/Loss Payee information for CPL's and HOI's:

Royal Pacific Funding Corp., (ISAOA), 4000 Macarthur Blvd, West Tower, 7th Floor, Newport Beach, CA

<b>Account Executive:</b>						
<b>Broker Information</b>						
Company Name:		Company NMLS ID:		State License #:		
Processor:		LO Name:				
Processor Phone:		LO Phone:				
Processor Email:		LO Email:				
<b>Borrower Information</b>						
Borrower:		Borrower Email:				
Co-Borrower(s):		Co-Borrower Email:				
Property Address:						
<b>Loan information</b>						
Loan Amount (1 <sup>st</sup> TD):		Appraisal: <input type="checkbox"/> Yes <input type="checkbox"/> No				
Loan Amount (2 <sup>nd</sup> TD):		Appraised Value:				
Interest Rate:		Purchase Price:				
LTV/CLTV:		Qualifying Credit Score:				
Broker compensation: <b>Borrower Paid Only</b>		_____ % + \$ _____ = \$ _____				
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:	
<b>Program Information</b>						
<b>Non-ARM's length not allowed</b>		Transaction		Characteristics		
# of properties owned _____		<input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term <input type="checkbox"/> Cash-out		<input type="checkbox"/> 1 <sup>st</sup> Time Investor (DSCR +1.0) <input type="checkbox"/> Limited Tradelines <input type="checkbox"/> No Housing History		
				Property Type		
				<input type="checkbox"/> SFR / PUD <input type="checkbox"/> 2- 4 Unit <input type="checkbox"/> Condo <small style="display: block; text-align: right;">Warrantable Only</small>		
<b>DSCR Ratio</b>						
<b>BlueXpanded</b> <input type="checkbox"/> 0.75 – 0.99 <input type="checkbox"/> 1.00 – 1.15 <input type="checkbox"/> > 1.15	<b>Iron</b> <input type="checkbox"/> ≥ 1.00 <input type="checkbox"/> ≥ 0.75 - < 1.00	<b>Titanium</b> <input type="checkbox"/> 1.00 – 1.25 <input type="checkbox"/> > 1.25	<b>Platinum</b> <input type="checkbox"/> 0.85 – 0.99 <input type="checkbox"/> 1.00 – 1.49 <input type="checkbox"/> ≥ 1.50	<b>Gold</b> <input type="checkbox"/> No Ratio <input type="checkbox"/> 0.75 – .99 <input type="checkbox"/> 1.00 – 1.24 <input type="checkbox"/> ≥ 1.25		<b>Silver</b> <input type="checkbox"/> 1.00 – 1.24 <input type="checkbox"/> ≥ 1.25
<b>Questionnaire</b>				<b>Loan Terms Standard</b>		
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: \$				
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				<b>Pre-Payment</b> <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						
Does the applicant currently live rent free? <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						
If the subject was listed within 12 months, must be de-listed prior to application date			Date de-listed:			
<b>Submission Requirements</b>						
<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)			
<b>Comments:</b>						