



# 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 <input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term <input type="checkbox"/> Cash-out	Characteristics <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>Warrantable Only</small>		
# of properties owned _____					
<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>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:				<b>Interest Only</b> <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)	
Proposed monthly rental: \$					
Is subject property currently leased? <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			
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>Impounds Waived?</b> <input type="checkbox"/> Yes* <input type="checkbox"/> No	<b>Fee Buyouts?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
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				*Loan Cannot be HPML	
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>					