

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

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: **Borrower Paid Only** _____ % + \$ _____ = \$ _____

Third party processing fee needs a valid NMLS not associated to broker \$ _____
Fee must be disclosed on Fee Worksheet

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	Characteristics	Property Type
# of properties owned _____	<input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term <input type="checkbox"/> Cash-out	<input type="checkbox"/> 1 st Time Investor (DSCR +1.0) <input type="checkbox"/> Limited Tradelines <input type="checkbox"/> No Housing History	<input type="checkbox"/> SFR / PUD <input type="checkbox"/> 2- 4 Unit <input type="checkbox"/> Condo <small>Warrantable Only</small>

DSCR Ratio

Blue Steel <input type="checkbox"/> 0.75 – 0.99 <input type="checkbox"/> 1.00 – 1.15 <input type="checkbox"/> > 1.15	Titanium <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
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Questionnaire

Will title be held in entity? <input type="checkbox"/> Yes <input type="checkbox"/> No	Loan Terms Standard <input type="checkbox"/> Fixed 30 <input type="checkbox"/> Fixed 15 <input type="checkbox"/> 5/6 ARM (SOFR)	Interest Only <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)
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? \$ _____	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	Impounds Waived? <input type="checkbox"/> Yes <input type="checkbox"/> No Fee Buyouts? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has the applicant and/or co-applicant had any foreclosures in the last 3 years? <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		
If this is a refinance transaction; Has the subject been listed for sale within the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, the subject 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 (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)
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**All items below must be submitted for faster closing*

<input type="checkbox"/> Business Purpose Submission form <input type="checkbox"/> Business Purpose Credit Authorization (If lender is pulling credit) <input type="checkbox"/> Business Purpose Acknowledgement & Disclosure or Cash-out Letter signed by borrower <input type="checkbox"/> Borrower Certification of Business Purpose <input type="checkbox"/> Commercial Loan Application <input type="checkbox"/> Credit Report Dated Within 60 Days of Submission <input type="checkbox"/> Most Recent 12 Months Mortgage History on all Properties <input type="checkbox"/> Lease Agreement or LOE for Unleased (Refi only)	<input type="checkbox"/> Title Report <input type="checkbox"/> Purchase Contract and or/Escrow Instruction (if applicable) <input type="checkbox"/> Appraisal with 1007 <input type="checkbox"/> Hazard Insurance With Rent Loss Coverage <input type="checkbox"/> Settlement Statement/Pre Hud-1 <input type="checkbox"/> Payoff Demand (Refi only) <input type="checkbox"/> HOA Cert (If applicable) <input type="checkbox"/> Personal Guaranty Form (If closing in LLC) <input type="checkbox"/> Verified Funds to Close (1 Month Bank Statements)
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