

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 92660

Account Executive:			
Broker Information			
Company Name:		Company NMLS ID:	
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			
Transaction <input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term <input type="checkbox"/> Cash-out	Occupancy <input type="checkbox"/> Primary <input type="checkbox"/> 2 nd home <input type="checkbox"/> Investment	Characteristics <input type="checkbox"/> First Time Homebuyer <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>
Programs <input type="checkbox"/> Bank Statement <input type="checkbox"/> P&L <input type="checkbox"/> DSCR <input type="checkbox"/> Full Documentation <input type="checkbox"/> 1099 <input type="checkbox"/> Asset Utilization <input type="checkbox"/> Non-QM CES (2 nd Lien) Select One: <input type="checkbox"/> Titanium <input type="checkbox"/> Platinum <input type="checkbox"/> Gold <input type="checkbox"/> Silver	DSCR / Business Purpose Questionnaire		Loan Terms Standard <input type="checkbox"/> Fixed 30 <input type="checkbox"/> Fixed 15 <input type="checkbox"/> 5/6 ARM (SOFR) <input type="checkbox"/> 2/1 Buydown 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)
Pre-Payment (Investment Only) <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	Will title be held in entity? <input type="checkbox"/> Yes <input type="checkbox"/> No 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 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 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, the subject must be de-listed prior to application date Date de-listed: _____	Impounds Waived? <input type="checkbox"/> Yes <input type="checkbox"/> No Free Buyouts? <input type="checkbox"/> Yes <input type="checkbox"/> No
Loan Submission Requirements:			
Stacking Order			
Application <input type="checkbox"/> 1003-Initial* <input type="checkbox"/> Submission Form* Credit <input type="checkbox"/> Credit Report* <input type="checkbox"/> VOM/VOM <input type="checkbox"/> Credit explanation letters <input type="checkbox"/> Complete bankruptcy papers <input type="checkbox"/> Divorce decree or separation agreement <input type="checkbox"/> Payoff statement Assets <input type="checkbox"/> Asset Statements for Reserves* <input type="checkbox"/> Large deposit verification <input type="checkbox"/> Gift documentation <input type="checkbox"/> Earnest money verification	Property <input type="checkbox"/> Appraisal (Original PDF) <input type="checkbox"/> Purchase Agreement* <input type="checkbox"/> 2nd Full Appraisal (loan amt >\$1.5M) <input type="checkbox"/> 1007/216 Rent Schedule <input type="checkbox"/> HOA cert and Condo docs Title/Compliance <input type="checkbox"/> Preliminary title policy <input type="checkbox"/> Tax cert <input type="checkbox"/> Hazard and Flood Insurance <input type="checkbox"/> Escrow Instructions (CA only) <input type="checkbox"/> Settlement Statement or Fee Sheet*	Full/Alt-Doc Income Type <input type="checkbox"/> W-2s <input type="checkbox"/> Paystubs (Most recent) <input type="checkbox"/> 12-month bank statements <input type="checkbox"/> Income calculation worksheets <input type="checkbox"/> Complete personal tax returns <input type="checkbox"/> Complete business tax returns <input type="checkbox"/> IRS transcripts (Business and Personal) <input type="checkbox"/> Award letters <input type="checkbox"/> Lease agreements <input type="checkbox"/> PITIA for REO used for income <input type="checkbox"/> 6 Months bank statements (Asset Qualifier)	
Comments/notes to underwriting:			

*Required documents for initial submission

Revision: 3/22/2023

