

Mortgagee/Loss Payee information for CPL's and HOI's: Royal Pacific Funding Corp., (Isaoo), 4000 Macarthur Blvd, West Tower, 7th Floor, Newport Beach, Ca 92660

BROKER INFORMATION

ACCOUNT EXECUTIVE:

Company Name:		Company NMLS ID:		State Lic. No.:	
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):		Appraised Value:	
Loan amount (2 nd):		Purchase Price:	
Interest rate:		Qualifying Credit Score:	
LTV / CLTV:			

BROKER COMPENSATION	<input type="checkbox"/> Borrower Paid <input type="checkbox"/> Lender Paid	_____ % + \$ _____ = \$ _____ <i>*Max Rebate Lender Paid: Primary = 103.00 & Investment = 102.00</i>
THIRD PARTY PROCESSING FEE	Needs a valid NMLS not associated to Broker	\$ _____
DO/DU Credit Credentials:	(Required if using Broker Credit report. Used to import credit liabilities into our system and run DU)	User: _____ Password: _____

PROGRAM INFORMATION (Pricing not finalized until all Income / Credit / Assets and Appraisal are in file)

TRANSACTION	<input type="checkbox"/> Purchase <input type="checkbox"/> Rate/Term <input type="checkbox"/> Cash-out	OCCUPANCY	<input type="checkbox"/> Primary <input type="checkbox"/> 2nd Home <input type="checkbox"/> Investment	CHARACTERISTICS	<input type="checkbox"/> First Time Homebuyer <input type="checkbox"/> Limited Tradelines <input type="checkbox"/> No Housing History	PROP TYPE	<input type="checkbox"/> SFR / PUD <input type="checkbox"/> 2- 4 Unit <input type="checkbox"/> Condo (Warrantable Only)
PROGRAMS (Non-Conforming)	<input type="checkbox"/> Full Documentation 24 months <input type="checkbox"/> Asset Qualifier <input type="checkbox"/> Bank Statement 12 months (Personal or Business) <input type="checkbox"/> 1099 <input type="checkbox"/> P&L DSCR <input type="checkbox"/> DSCR PREPAYMENT OPTIONS <input type="checkbox"/> 3 Year PPP <input type="checkbox"/> 2 Year PPP <input type="checkbox"/> 1 Year PPP <input type="checkbox"/> No PPP	Jumbo Programs <input type="checkbox"/> Jumbo <input type="checkbox"/> Jumbo Express	** DSCR / Business Purpose Questionnaires ** Will title be held in entity? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, entity name: _____ <u>Single Member LLC Only.</u> 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	LOAN TERMS STANDARD <input type="checkbox"/> Fixed 15 <input type="checkbox"/> Fixed 30 <input type="checkbox"/> 5/6 ARM (SOFR) <input type="checkbox"/> 7/6 ARM (SOFR) INTEREST ONLY <input type="checkbox"/> I/O Fixed 30 Year <input type="checkbox"/> I/O Fixed 40 YR <input type="checkbox"/> I/O 5/6 ARM 30 YR(SOFR) <input type="checkbox"/> I/O 7/6 ARM 30 YR(SOFR) <input type="checkbox"/> I/O 5/6 ARM 40 YR (SOFR) <input type="checkbox"/> I/O 7/6 ARM 40 YR (SOFR)	

LOAN SUBMISSION REQUIREMENTS

Complete loan packages are required at time of submission. Please send income items pertaining to program type.

STACKING ORDER

DSCR STACKING ORDER

APPLICATION <input type="checkbox"/> 1003- Initial 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* <u>INCOME (pertaining to document type)</u> <input type="checkbox"/> Paystubs (Most recent) <input type="checkbox"/> W-2s <input type="checkbox"/> 12 months 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)	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 >\$2M) <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 <input type="checkbox"/> Flood Insurance <input type="checkbox"/> Escrow Instructions (CA only) <input type="checkbox"/> Settlement Stmt of Fee Sheet	APPLICATION <input type="checkbox"/> 1003- Initial CREDIT <input type="checkbox"/> Credit report <input type="checkbox"/> VOR / 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 statements INCOME <input type="checkbox"/> Leases ASSETS <input type="checkbox"/> Asset statements <input type="checkbox"/> Earnest money verification* <input type="checkbox"/> Large deposit verification* <input type="checkbox"/> Gift documentation*	PROPERTY <input type="checkbox"/> Appraisal (original PDF) <input type="checkbox"/> Purchase agreement <input type="checkbox"/> 2nd Full Appraisal (In Amts > \$2M) <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 <input type="checkbox"/> Flood Insurance <input type="checkbox"/> Escrow Instructions (CA only) <input type="checkbox"/> Settlement Stmt of Fee Sheet *= If applicable
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COMMENTS/NOTES TO UNDERWRITING