

Mortgagee/Loss Payee information for CPL's and HOI's
Royal Pacific Funding Corp., (Isaaca), 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 creditliabilities 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)
DOCUMENTATION	<u>Non-Conforming Expanded</u> <input type="checkbox"/> Full Documentation -24 Months <input type="checkbox"/> Asset Qualifier <input type="checkbox"/> Bank Stmt- 12 Mths (Personal or Business)		<u>Jumbo Programs</u> <input type="checkbox"/> Jumbo <input type="checkbox"/> Jumbo Express		<u>STANDARD</u> <input type="checkbox"/> Fixed 15 <input type="checkbox"/> Fixed 30 <input type="checkbox"/> 7/6 ARM (SOFR) <input type="checkbox"/> 10/6 ARM (SOFR)		
	<u>Non-Conforming DSCR</u> <input type="checkbox"/> Debt Service Coverage Ratio (DSCR) <input type="checkbox"/> 3 Year PPP <input type="checkbox"/> 2 Year PPP <input type="checkbox"/> 1 Year PPP <input type="checkbox"/> 0 / No PPP				<u>PRODUCT</u> <u>INTEREST ONLY</u> <input type="checkbox"/> I/O Fixed 30 Year <input type="checkbox"/> I/O Fixed 40 YR <input type="checkbox"/> I/O 7/6 ARM 30 YR (SOFR) <input type="checkbox"/> I/O 7/6 ARM 30 YR(SOFR) <input type="checkbox"/> I/O 10/6 ARM 40 YR (SOFR) <input type="checkbox"/> I/O 10/6 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	
<u>APPLICATION</u> <input type="checkbox"/> 1003- Initial <u>CREDIT</u> <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)	<u>ASSETS</u> <input type="checkbox"/> Asset Statements for Reserves <input type="checkbox"/> Large deposit verification* <input type="checkbox"/> Gift documentation* <input type="checkbox"/> Earnest money verification * <u>PROPERTY</u> <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 <u>TITLE/COMPLIANCE</u> <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	<u>APPLICATION</u> <input type="checkbox"/> 1003- Initial <u>CREDIT</u> <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 <u>INCOME</u> <input type="checkbox"/> Leases <u>ASSETS</u> <input type="checkbox"/> Asset statements <input type="checkbox"/> Earnest money verification* <input type="checkbox"/> Large deposit verification* <input type="checkbox"/> Gift documentation*	<u>PROPERTY</u> <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 <u>TITLE/COMPLIANCE</u> <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 <p style="text-align: right;">*= If applicable</p>

COMMENTS/NOTES TO UNDERWRITING