

SUBMISSION CHECKLIST

Non-QM Product (4/18/2022 version)

Email this form and supporting documents to email box aaaloan@aaalendings.com.

| | | | |
|--|----------------|--|-------------------------------|
| Loan Submission Date | | Sales Rep. | |
| Broker Information | | | |
| Company Name | | Broker ID | |
| Mortgage Loan Officer | | Loan Officer Phone | |
| Loan Officer E-mails | | MLO NMLS# | |
| Processor Name | | Processor Phone | |
| Processor Emails | | | |
| Borrower Information | | | |
| Borrower's Name | | | |
| Email | | | |
| Property Information | | | |
| Property Address | | | |
| Estimated Value | | Purchase Price(If Purchase) | |
| Loan Information | | | |
| Loan Amount | | Loan Program | |
| Rate | | LTV/CLTV | |
| Property Type | | Loan Terms | |
| Occupancy | | FICO | |
| Rental Income(if Investment) | | Loan Purpose | |
| Note | | | |
| Fee Information | | | |
| Lender Fee | Processing Fee | Broker Compensation Method (Must check one of below options) | |
| \$1,050* | | Lender Paid | Borrower Paid |
| | | Compensation Tier % plus\$ | Loan Origination Fee % plus\$ |
| Please include Lender fee \$1,050 in Section A on Loan Estimate. Appraisal fee required to be disclosed on Section B on Loan Estimate. | | | |
| *For broker who can't process and issue loan estimates and disclosure by oneself, please call for details. | | | |

Please prepare documents described below for submission and check the item you submitted

- All borrowers' individual email addresses
- Borrowers' signed Authorization and Credit Card Payment Information Form
- Initial signed 1003 Application with maximum information provided by borrowers for us to better understand the purpose of loan prior to qualification.
- Copy of Driver's License, (Green Card, Visa, Passport or Working Permit if applicable)
- For properties borrowers own, provide ① most recent mortgage statement ②Property Tax Bill ③Insurance Declaration Page ④ HOA Statement (If applicable)
- Income documentation:
 - AAAP001:DSCR - Lease Agreement and rental deposits for subject property(If Refinance)
 - AAAP002-AAAP005: **12 or 24 mo. Bank Statements** - 12 or 24 months consecutive statements from the same account (ALL pages including blanks)
 - Personal Account
 - Business Account
 - AAAP006: **Asset Depletion** - Verification of deposit or most recent 6 months asset statement.
 - AAAP007: **ATR in Full** - Most recent 2 months bank statement
 - AAAP008: **Non-QM Full Docs**: Full Doc = W2 + Pay Stubs (Wage Earner) / 1040's + P&L (Self-Employed or Commission)
 - AAAP009: **Profit & Loss Statement**
 - AAAP010-AAAP011: **3 mo. Bank Statements** - 3 months consecutive statements from the same account (ALL pages including blanks).
 - Personal Account
 - Business Account
 - AAAP012: **WVOE** - Provide HR email to let Lender perform to verify WVOE.
 - AAAP013: **ABIO** - Most recent 2 months bank statement
- Most recent 2 months bank statement
- Fully Executed Purchase Agreement and Copy of Earnest Money Deposit Receipt (Purchase Only)