

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		Company NMLS#	
Mortgage Loan Officer		Broker ID	
Loan Officer E-mails		Loan Officer Phone	
Processor Name		MLO NMLS#	
Processor Emails		Processor Phone	
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)