



Mortgagee Clause
American Heritage Lending, LLC
 Its Successors And/Or Assigns
 19800 MacArthur Blvd., Suite 950
 Irvine, CA 92612

Client Portal: client.ahlend.com

Items needed for a Successful Loan Submission (for all loans):

- ✓ Loan Submission Form
- ✓ 1003/Application
- ✓ Credit Report
- ✓ Driver's License
- ✓ Purchase Contract (purchases only)
- ✓ Income Docs (if applicable)
- ✓ Assets (60 days continuous bank statements)
- ✓ Signed Initial Disclosures

AHL Fees:

- Broker originated loans
- Underwriting fee: \$1,395
- Bank Statement Underwriting fee: \$1,595
- Desk Review fee: \$150
- Texas Legal Doc Review: \$150
- Processing fee (if AHL processed): \$695
- Entity Review fee: \$250

Broker Name:		Loan#:	
Loan Originator:	Phone:	Email:	
Loan Processor:	Phone:	Email:	
Loan Information			
Borrower Name:		Borrower email:	
		Foreign National?	Yes No
Co-Borrower Name:		Co-Borrower email:	
		Foreign National?	Yes No
Product Name:	All Star Rising Star Invest Star Rising Star Business Purpose	Loan Amount:	
Interest Rate:	Loan Type: Fixed Adjustable	Loan Term: 30 Yr Fixed 40 Yr Fixed I/O 5/1 ARM 5/1 ARM I/O 7/1 ARM 7/1 ARM I/O	
Purpose: Purchase Rate/Term Cash Out Refinance		Occupancy: O/O Second Home Investment If Rental: STR LTR	
Estimated Close Date:	Market Rent Estimate (for DSCR loans):	Vesting: Individual Entity Name of entity: _____	
Property Information			
Property Address:		Property Type: SFR 2-4 unit PUD Condo Non-warrantable condo	
City:	State:	Zip:	County:
		Other: _____	
Broker Compensation Information			
Broker Compensation: Lender Paid Borrower Paid		Fee Stacking? NO YES \$ _____	
Is AHL processing this loan? YES NO		Is AHL utilizing its own preferred vendors? YES NO If No, please complete Broker Preferred Vendor Section. **	

Required Documents by Program

Non-QM Full Documentation

Wage Earner: YTD paystub and 2 years W2's
1099: most recent 1 or 2 years 1099's plus YTD income
Self Employed: most recent 1 or 2 years tax returns (personal or business)
Other Income Documentation: pension, social security award letters, etc.

Bank Statement Full Documentation

Business Narrative
 12-24 months bank statements: all pages and in succession
 Verification of Self-employment

Foreign National Borrowers

All documentation must be translated into English
 Self-employed borrowers must provide CPA verification of business
 Wage Earners can provide a W2 equivalent if tax returns not available

Asset Qualifier/Asset Income Lift

Asset Statements: most recent 2 months continuous for each account being used

Invest Star (DSCR)

Rental Income Documentation: ***AHL will not accept "stated" Rent Estimates***

Lease or STR History or Third-Party Rental Verification or 1007/1025
 Purchase Contract if applicable

DSCR Ratios <1 and >.75 – Additional Requirements

Rate must be locked and include the pricing adjustment for DSCR <1
 LTV reduction applies (see Invest Star Credit Matrix)
 12 months Reserves will be required (not required for initial UW)

Entity Documents: if vesting in an entity:

Articles, Operating Agreement or Bylaws, EIN and Good Standing REO Schedule with mortgage information, if financed



AHL Loan Submission Form v12.9.23

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BROKER PREFERRED VENDOR INFORMATION

Settlement Company Name		Contact Name	
Contact Phone		Contact Email	
Order Number			
Title Company Name		Contact Name	
Contact Phone		Contact Email	
Order Number			
Appraisal Company Name		Contact Name	
Contact Phone		Contact Email	
Order Number			
Property Payoff Co Name		Contact Name	
Contact Phone		Contact Email	
Order Number			

 Broker Name

 Signature

 Date

For further questions, please contact your **American Heritage Lending, LLC Account Executive**,
 or reach out to clientsupport@ahlend.com

