



Minimum Submission Documents

MINIMUM SUBMISSION DOCUMENTS	
<p>NON-QM FULL DOCUMENTATION</p> <ul style="list-style-type: none">✓ MISMO 3.4✓ CREDIT REPORT (<60 DAYS)✓ INCOME<ul style="list-style-type: none">○ WAGE EARNERS: MOST RECENT 30 DAYS OF PAYSTUBS AND PRIOR YEAR W-2○ SELF-EMPLOYED: PRIOR YEAR TAX RETURN <p>FOREIGN NATIONAL (TRANSLATED)</p> <ul style="list-style-type: none">✓ SELF-EMPLOYED: AUDITED P&L✓ WAGE EARNERS: TAX RETURNS OR W-2 EQUIVALENT <p>PURCHASE ONLY</p> <ul style="list-style-type: none">✓ SALES CONTRACT	<p>NON-QM ALT DOCUMENTATION</p> <ul style="list-style-type: none">✓ MISMO 3.4✓ CREDIT REPORT (<60 DAYS)✓ BUSINESS NARRATIVE✓ COMPLETED INCOME CALCULATOR (LINK)✓ INCOME<ul style="list-style-type: none">○ BANK STATEMENTS○ 1099○ PROFIT & LOSS ONLY○ WRITTEN VERIFICATION OF EMPLOYMENT <p>PURCHASE ONLY</p> <ul style="list-style-type: none">✓ MOST RECENT 2 MONTH ASSET STATEMENTS✓ SALES CONTRACT AND ADDENDUMS
<p>NON-QM DSCR</p> <ul style="list-style-type: none">✓ MISMO 3.4✓ CREDIT REPORT (<60 DAYS)✓ DSCR INCOME CALCULATOR (LINK)✓ LEASE AGREEMENT (IF APPLICABLE) <p>PURCHASE ONLY</p> <ul style="list-style-type: none">✓ SALES CONTRACT	<p>ASSET OPTIMIZER</p> <ul style="list-style-type: none">✓ MISMO 3.4✓ CREDIT REPORT (<60 DAYS)✓ MOST RECENT 3 MONTHS BANK STATEMENTS <p>PURCHASE ONLY</p> <ul style="list-style-type: none">✓ SALES CONTRACT
<p>CONVENTIONAL AGENCY</p> <ul style="list-style-type: none">✓ MISMO 3.4✓ CREDIT REPORT (<60 DAYS)✓ CREDIT RE-ISSUED ON PORTAL✓ AUS✓ INCOME PER AUS <p>PURCHASE</p> <ul style="list-style-type: none">✓ MOST RECENT BANK STATEMENT✓ SALES CONTRACT	<p>PREMIER JUMBO SERIES</p> <ul style="list-style-type: none">✓ MISMO 3.4✓ CREDIT REPORT (<60 DAYS)✓ INCOME<ul style="list-style-type: none">○ WAGE EARNER: 30 DAYS OF MOST RECENT PAYSTUB○ SELF-EMPLOYED: MOST RECENT 2 YRS RETURNS <p>PURCHASE ONLY</p> <ul style="list-style-type: none">✓ SALES CONTRACT

