

NonQM Submission Form

| BORROWER, BROKER, & LOAN OFFICER INFORMATION | | | |
|--|--|--|---|
| Borrower Name: | | | |
| Company Name: | | | |
| Loan Officer: | | Email: | |
| Phone: | | AE: | |
| GENERAL REQUIREMENTS | | | |
| | Completed URLA: (Dated day of submission) | | |
| | Credit Report: (Re-Issued through LOS) | | |
| | Compensation: | Lender Paid Borrower Paid | % _____ |
| | Sales Contract: (Only applicable if a purchase) | | |
| Empower – FULL DOC | | | |
| | Self Employed: 12-Month Full Doc | | Self Employed: 24-Month Full Doc |
| | Wage Earners: 12-Month Full Doc | | Wage Earners: 24-Month Full Doc |
| | Pay Stubs | | YTD Profit and Loss (Self Employed) |
| | W2's | | 4506-C |
| | Tax Returns (Personal and Business) | | Asset Documentation for Reserves/Cash to Close |
| EmpowerEase – BANK STATEMENT | | | |
| | Program: 12-Month Bank Statements 24-Month Bank Statements | | |
| | Asset Documentation for Reserves/Cash to Close | | |
| | Submitted bank statements to Emporium's Bank Statement Analyzer prior to submission? (Must be done prior to submitting. Emporium will import the bank statement documentation.) | | |
| Empower ALT DOC | | | |
| | P&L | Signed and Dated Profit and Loss completed by CPA, Independent Licensed Accountant or Licensed &/or Certified Tax Preparer covering the most recent previous 12 months. | |
| | 1099 | 1099 for the previous tax year | |
| | Asset Depletion | Provide most recent six (6) months bank/asset statements to be considered for qualifying. | |
| | Asset Utilization | | |
| | ALL | Asset Documentation for Reserves/Cash to Close | |
| FEES | | | |
| \$1395 | Underwriting | | |
| \$16 | Flood Cert | | |
| \$80 | Tax Service | | |
| \$145 | Collateral Desktop | | |
| \$60 | VOE per Borrower | | |

