

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		
\$695	Full Condo Review (if applicable)		

