

AE Name: \_\_\_\_\_ Account Manager: \_\_\_\_\_ Estimated Closing Date: \_\_\_\_\_

Broker/Contact Information			
Broker Name		Broker NMLS	
Processor Name		Loan Officer Name	
Processor Phone		Loan Officer Phone	
Processor Email		Loan Officer Email	
3rd Party Processing Fee \$		Broker Credit Report Fee	
In-house Processing Fee \$			
Broker Origination \$ _____ Yield Spread Premium \$ _____ Paid to Broker Yield Spread Credit \$ _____ Paid to Borrower			

Borrower Information			
Borrower Name		FICO	Borrower Email
Co-Borrower Name		FICO	Co-Borrower Email
Co-Borrower Name		FICO	Co-Borrower Email

Property Information				
Property Address				
City		State		Zip Code
Value/Purchase Price		Property Type		AMC

Loan Information				
Loan Amount		Interest Rate		LTV
				CLTV
Loan Purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> R/T Refinance <input type="checkbox"/> Cash Out		Occupancy	Primary - <b>Not eligible</b> Secondary- <b>Not eligible</b> <input type="checkbox"/> Investment- Eligible

### Loan Terms

**NONI** (Investment Property Only)

**ALL QUESTIONS IN THIS SECTION MUST BE ANSWERED TO SUBMIT**

Will title be held in entity?  Yes  No  
If yes, entity name: \_\_\_\_\_

How many members in entity (Max 4): \_\_\_\_\_  
\*Each member must complete an application

Is subject property currently leased?  Yes  No  
If yes, what is the monthly rent received? \_\_\_\_\_

Has the applicant and/or co-applicant had any foreclosures in the last 3 years?  Yes  No

Has the applicant and/or co-applicant declared bankruptcy in the last 3 years?  Yes  No

Does the Borrower(s) or the borrower's immediate family occupy or intend to occupy the subject property  Yes  No

Does the applicant currently live rent free?  Yes  No

If this is a refinance transaction; Has the subject been listed for sale within the last 6 months?  Yes  No

If yes, the subject must be de-listed prior to application date.  
Date de-listed \_\_\_\_\_

Product Type	
<input type="checkbox"/> <b>NONI - ≥ 1.00 DSCR</b> <input type="checkbox"/> <b>NONI+</b> <input type="checkbox"/> <b>NearNONI - ≤1.00 DSCR</b> <input type="checkbox"/> <b>NONI58</b> <input type="checkbox"/> <b>NONI58 Mixed-Use</b> <input type="checkbox"/> <b>NONI58 +</b> <input type="checkbox"/> <b>theBlanket</b> <input type="checkbox"/> <b>Foreign National</b>	
<b>ACH</b> - <input type="checkbox"/> Yes <input type="checkbox"/> No *0.250 LLPA hit if waived	<b>DSCR RENTS</b> <input type="checkbox"/> <b>LTR:</b> _____ <input type="checkbox"/> <b>STR:</b> _____
<b>LOAN TERMS</b> <input type="checkbox"/> 7/6 Arm <input type="checkbox"/> 10/6 Arm <input type="checkbox"/> 30 Yr Fixed <input type="checkbox"/> 40 Yr Fixed <input type="checkbox"/> 30 Yr Fixed I/O (10yr I/O period) <input type="checkbox"/> 40 Yr Fixed I/O (10yr I/O period) <input type="checkbox"/> Interest Only (10yr I/O period)	<b>IMPOUNDS</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>PREPAYMENT OPTIONS</b> <input type="checkbox"/> 5 yr <input type="checkbox"/> 4 yr <input type="checkbox"/> 3 yr <input type="checkbox"/> 2 yr <input type="checkbox"/> 1 yr <input type="checkbox"/> 0 yr <input type="checkbox"/> 5% Fixed <input type="checkbox"/> Declining Prepay <b>**No PPP (AK, KS, MI, MN, MS, NM, OH, &amp; RI, loan amount &lt; \$278,204 in PA Only, &amp; NJ, IL if vested to individuals).</b>

#### NONI Submission Requirements

- Business Purpose Submission Form
- Borrower Certificate of Authorization (If lender is pulling credit)
- Commercial Loan Application
- Driver's License or Photo ID
- Schedule of Real Estate (matching all mortgage loans identified in the credit report to REO)
- Credit Report within 60 days of submission
- Assets covering most recent 30 days (if program requires)
- Purchase Contract (if applicable)
- LLC documents (if vesting in LLC)

#### New York CEMA (If applicable)

<input type="checkbox"/> CEMA - Order Request Form <input type="checkbox"/> Calculation of the net savings to the borrower by doing the CEMA/Assignment. <input type="checkbox"/> Turnaround time for receipt of the collateral documents.	<input type="checkbox"/> Information on any upfront fees paid to the current lender. <input type="checkbox"/> All costs associated with the CEMA/Assignment process. <input type="checkbox"/> Letter(s) of Authorization to be signed by the borrower.
--	--

## NONI Fast Track

**How to Close a NONI Faster!**  
\*All items below must be submitted in order to take advantage of the NONI Fast Track

<input type="checkbox"/> Business Purpose Submission form <input type="checkbox"/> Borrower Certificate of Authorization (If lender is pulling credit) <input type="checkbox"/> Business Purpose Acknowledgement and Disclosure / or Cash Out Letter signed by borrower <input type="checkbox"/> Borrower Certification of Business Purpose <input type="checkbox"/> Commercial Loan Application <input type="checkbox"/> Credit report dated within 60 days of submission <input type="checkbox"/> Most recent 12 mo Mortgage history on all properties <input type="checkbox"/> Lease Agreement or LOE for unleased (Refi Only)	<input type="checkbox"/> Title Report <input type="checkbox"/> Purchase Contract and or/Escrow Instruction (if applicable) <input type="checkbox"/> Appraisal w/1007 <input type="checkbox"/> Hazard Insurance- with rent loss coverage <input type="checkbox"/> Settlement Statement/Pre Hud-1 <input type="checkbox"/> Payoff Demand (Refi Only) <input type="checkbox"/> HOA Cert(if applicable) <input type="checkbox"/> Personal Guaranty Form- (If Closing in LLC) <input type="checkbox"/> Verified Funds to Close (1 Month Bank Statements)
--	---

**Mortgagee clause** - Hometown Equity Mortgage, LLC dba theLender its successors and/or assigns 25531 Commercentre Dr #250 Lake Forest, CA 92630



Date: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Program Name: \_\_\_\_\_

Hello UW,

**INCOME:**

Full Doc    WVOE    Banks Statement: 12 or 24 Months    1099

DSCR = N/A    Asset Qualifier    P&L

**CREDIT:**

**EXCEPTION:**

**Additional Comments:**



The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Hometown Equity Mortgage, LLC, dba theLender**, "Lender".

In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and source of the down payment, employment and income information, assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that the Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, section 1014.
4. I/We provided Lender with verbal and/or written authorization to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references in connection with my/our application for this loan.

**AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. I/We further authorize Lender to order a consumer credit report and verify other credit information.
4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party name in the loan application. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is: \_\_\_\_\_



\_\_\_\_\_  
Borrower 1 Name

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Current Address

\_\_\_\_\_  
Borrower 1 Signature

\_\_\_\_\_  
Date

---

\_\_\_\_\_  
Borrower 2 Name

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Current Address

\_\_\_\_\_  
Borrower 2 Signature

\_\_\_\_\_  
Date

---

\_\_\_\_\_  
Borrower 3 Name

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Current Address

\_\_\_\_\_  
Borrower 3 Signature

\_\_\_\_\_  
Date

---

\_\_\_\_\_  
Borrower 4 Name

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Current Address

\_\_\_\_\_  
Borrower 4 Signature

\_\_\_\_\_  
Date

