

Wholesale Non-QM Submission

Contact information and requested loan terms

Complete the applicable fields for an initial review. This submission worksheet is not a loan approval or a substitute for the receiving lender's application and disclosures.

CONTACT INFORMATION

Submitting company / broker

JPI contact / representative

Main contact name

Title / role

Phone

Email

REQUESTED LOAN TERMS

Submission type / review requested

Closed-end second: concurrent / stand-alone / N/A

Loan application date

Estimated closing date

Borrower name

Co-borrower name

Borrower email

Co-borrower email

Subject property address, city, state and ZIP

Requested loan amount (\$)

Appraised / estimated property value (\$)

Purchase price (\$), if applicable

Requested interest rate and term

Wholesale Non-QM Submission

Property, program details and submission checklist

PROPERTY AND PROGRAM DETAILS

Occupancy: primary / second home / investment

Property type and number of units

Loan purpose: purchase / refinance / cash-out / other

Income documentation type / program requested

Vesting in LLC? Yes / No (investment only)

Borrower self-employed? Yes / No

Second lien rate, term and amount, if applicable

Prepayment penalty preference, if applicable

Credit report available? Yes / No

Impounds / escrow requested? Yes / No

Buydown requested: none / 1-0 / 2-1 / other

Other features: interest-only / delayed financing / other

BROKER / THIRD-PARTY PROCESSING, IF APPLICABLE

Compensation type: lender-paid / borrower-paid

Requested borrower-paid compensation (\$)

Third-party processor company

Processor NMLS ID

INITIAL DOCUMENTATION CHECKLIST

- ☐ Completed JPI Wholesale Non-QM Submission worksheet
- ☐ Initial signed loan application (1003), dated as required by receiving lender
- ☐ Completed underwriting transmittal (1008), if required
- ☐ Credit reports for all borrowers, if accepted by receiving lender
- ☐ Borrower certification and authorization on receiving lender's approved form

Wholesale Non-QM Submission

Supporting documents and next steps

SUPPORTING DOCUMENTATION CHECKLIST

- ☐ Escrow / closing fee sheet showing applicable broker and third-party fees
- ☐ Mortgage statements, property tax and insurance information for real estate owned
- ☐ Subject-property insurance declarations and contact details, or insurance quote
- ☐ Purchase agreement, if purchasing
- ☐ Lease agreements for rental / non-owner-occupied properties, as applicable

INCOME DOCUMENTATION, AS APPLICABLE

- ☐ Bank statement program: applicable 3, 12 or 24 months of statements, all pages, as required by lender
- ☐ Bank statement income calculation / approval, if required by receiving lender
- ☐ Self-employed full documentation: most recent 1 or 2 years of tax returns, per lender requirements
- ☐ All applicable Schedule K-1s, including interests required by lender review
- ☐ Most recent 2 years of Forms 1099, as applicable
- ☐ Wage earners: most recent 30 days of paystubs and / or 2 years of W-2s, as required
- ☐ Retired borrowers: award letter, retirement statement, Forms 1099 or supporting bank statements

ADDITIONAL NOTES

Program questions, transaction structure or additional information

NEXT STEPS

Save a copy of this completed worksheet. Contact JPI through jpiglobalholdings.com/contact to arrange the submission method before sharing supporting financial documents. Do not enter passwords, credit-account credentials, Social Security numbers or bank account numbers in this worksheet.

Receiving-lender requirements, credit standards, fees and program availability must be confirmed for the specific transaction. This worksheet does not authorize a credit pull. JPI Global Holdings facilitates introductions and does not directly issue loans.