

AE Name: _____ Borrower Name: _____

Broker company: _____ Contact name and #: _____

What is the mid FICO?	
Is it a purchase, r/t refi, or c/o refi?	
What is the purchase price (purchase) or est. value (refi)?	
What is the LTV?	
What is the loan amount?	
What type of property—SFR, Condo, 2-4 unit?	
In what state is the subject property located?	
Does the Borrower own their primary residence?	
a) If yes—how long?	
b) If yes—What is the value of their primary residence?	
c) If no—does the borrower rent currently and if they do rent can they verify with 12 months checks or mgt co VOR 0x30?	
d) If no and living rent free or with family, they are not eligible.	
Does the borrower have any Bk/FC/Short sales in the last 4 years?	
Are they 0 X 30 on all mortgages in past 12 months?	
Does the borrower have at least 2 open and active tradelines with no lates one of which must be 24 months old?	

PURCHASE NONI ONLY

Are they able to document and source / season 60 days the full down payment plus closing costs?	
Is the seller related to borrower?	
Does it make sense that they do not occupy the subject? Is subject bigger/nicer than current residence?	

REFINANCE NONI ONLY

Is the subject property no listed or has it been listed on the MLS in the last 6 months?	
Is the subject property currently leased? Or is it vacant?	

