

**Note:** Please ensure to carefully review each section below, and proceed with the loan submission only when all applicable documents can be provided. Any questions, reach out to your MLB Account Executive.

**Document Requirements for All Loans**

- Initial 1003
- Purchase Contract (if applicable)
- Most Recent 1 Month Bank Statement
- Credit Report
- Copy of EMD Check/Receipt
- Title Fee Sheet
- Anti Steering Disclosure (LPC Only)
- Investment Property Closing in an LLC: *Articles of Organization, Operating Agreement, Federal Tax ID, Certificate of Good Standing*

**Full Documentation**

- Wage Earner: Most recent 30 days paystub(s)
- Wage Earner: Most recent 1-or-2 years W2
- Self Employed: Proof of 2 years Self Employment
- Self Employed: 1-or 2-years Tax Returns (Business & Personal with all schedules)

**Asset Utilization**

- Most Recent 4 Months Asset Statements

**DSCR**

- Proof of Rental Income (i.e.: Current Lease or 1007)

**Mortgagee Clauses**

MLB Residential Lending LLC.  
ISAOA/ATIMA  
841 Mountain Ave. Suite 400,  
Springfield NJ 07081

**Bank Statement / Business Narrative Form**

- Proof of 2 Years Self Employment
- Proof of Borrower's Ownership %
- 2-12-or-24 Month Consecutive Bank Statements Used to Qualify
- 2 Months Business Bank Statements (if using personal account for qualification)
- 50% Expense Ratio will be used unless one of the following is provided: Tax Preparer Expense Ratio Statement OR 3rd Party P&L Statement

**P&L Only**

- Proof of 2 years Self-Employment
- Proof of Borrower's Ownership %
- 12-or 24-Month 3rd Party P&L Statement

**1099**

- 12-or-24-month 1099 statements
- YTD Income Supported by Bank Statements or

**Foreign National**

- Valid Unexpired Passport & VISA
- 3 Credit Reference Letters when US Credit Report cannot be provided
- Proof of 12-month Housing History
- Wage Earner: Employer Letter with Salary & YTD Earnings OR 2 months Paystubs with YTD Earnings
- Wage Earner: Proof of 2 Years Income – Employer Letter or W2 Equivalents
- Self Employed: CPA Letter with previous 2 years & YTD Earnings
- DSCR: Proof of Rental Income (i.e.: Current Lease or 1007)
- Asset Utilization: Most Recent 4 months of Assets
- All Documents Must be Translated into English

**P&L + 2 Months Bank Statement**

- 2 Months Bank Statements
- Proof of 2 years Self-Employment
- Proof of Borrower's Ownership %
- 12-or 24-Month 3rd Party P&L Statement

Loan Officer: \_\_\_\_\_ Company: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

Account Executive: \_\_\_\_\_

FICO: \_\_\_\_\_ \*Exception needed?  Yes  No

Product:  Full Doc  Alt Doc  Foreign National  Investor DSCR  ITIN

Product Description/Term: (ex: 30 year fixed) \_\_\_\_\_

Documentation Type : \_\_\_\_\_  
(ex: 1099, P&L, Bank Stmts, WVOE, P&I + 2 Mnth Bank Stmts, Asset Utilization)

Interest Rate: \_\_\_\_\_% Income:  1 Yr  2 Yr

Interest Only:  Yes  No

Buydown:  None  2/1

Prepayment Penalty:  Yes  No

- If YES complete - Term \_\_\_\_\_ years (between 1-5 years)

Loan Amount: \$ \_\_\_\_\_

Purchase Price: \$ \_\_\_\_\_

Appraised Value: \$ \_\_\_\_\_

Property Type:  Single Family  PUD  2-4 Family  
 Condo-Warrantable  Condo-Non Warrantable

Occupancy:  Primary  Second Home  Investment

Vesting in:  Personal Name  Business (Investment Only)

Business Purpose Loan:  Yes  No

(Name of business if applicable) \_\_\_\_\_

- If Vesting is in an LLC, provide the following:
  - Operating Agreement
  - Certificate of Good Standing OR Certificate of formation if recently formed
  - EIN/Tax ID#

Comments:

## Business Narrative Form

**Business Information**  
Enter all data below and sign form to request a complete bank statement analysis.

Borrower Name:		Loan Amount Requested:	
Business Name:			
Service or Product Provided by Business:		# of Employees:	
Date Business Started:		# of Owners:	
Business Legal Structure (LLC, LP, Corp, etc.):		Borrower % of Ownership:	
Business Address:			
Location (circle one): Commercial / Residential	Location (owned or leased):	Total # of Locations:	
Payment Methods used by the Business to receive income - check all that apply	<input type="checkbox"/> Check	<input type="checkbox"/> ACH	<input type="checkbox"/> Paypal
	<input type="checkbox"/> Cash	<input type="checkbox"/> Intuit	<input type="checkbox"/> Zelle
	<input type="checkbox"/> Wire Transfer	<input type="checkbox"/> CashApp	<input type="checkbox"/> Venmo
	<input type="checkbox"/> Other (Please describe)		
Summarize the Nature of the Business Below:			
Describe How the Business Earns Income Below:			
I confirm that the business described above is currently open and active <input type="checkbox"/>			

**Requestor Information**  
Signatures & Contact information below must match the person completing the form.

Company Name:	
Requestor Name:	Title:
Email:	Phone:

\_\_\_\_\_  
Requestor Signature

\_\_\_\_\_  
Date