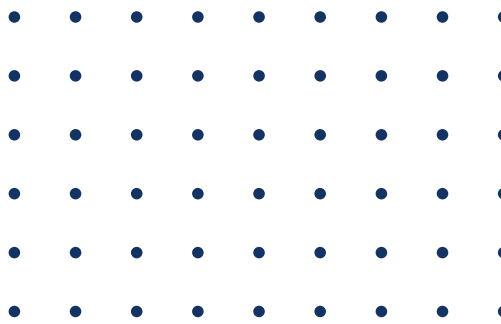




MLBWHOLESALE
Making Lives Better



The Human Side of Homeownership

1

www.MLBWholesale.com



 NMLS #1101220

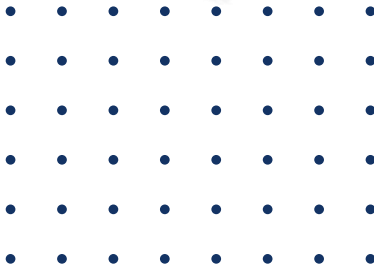
MLB Residential Lending, LLC, NMLS 1101220, is a Residential Mortgage Lender, located at 841 Mountain Ave, Suite 400, Springfield, NJ 07081. Phone 732-243-0140. MLB is licensed by NJ Department of Banking and Insurance, AL State Banking Department, AK Division of Banking & Securities, AR Combination Mortgage Banker-Broker-Servicer, AZ Department of Insurance and Financial Institutions, CA Department of Financial Protection and Innovation, CO Division of Real Estate, CT Department of Banking, DC Department of Insurance, Securities, and Banking, DE Office of the State Bank Commissioner, FL Office of Financial Regulation, GA Department of Banking and Finance, IA Division of Banking Finance Bureau, ID Mortgage Broker Lender License, IL Department of Financial & Professional Regulation, IN Department of Financial Institutions, KS Office of the State Bank Commissioner, KY Department of Financial Institutions, LA Office of Financial Institutions, MA Division of Banks: MA Licensed Mortgage Lender/Licensed Mortgage Broker MC1101220. MD Office of the Commissioner of Financial Regulation, ME Bureau of Consumer Credit Protection, MI Department of Insurance and Financial Services, MN Department of Commerce, MS Department of Banking and Consumer Finance, MO Division of Finance, MS Department of Banking and Consumer Finance, MT Division of Banking & Financial Institutions, NE Department of Banking and Finance, NH Banking Department, NC Commission of Banks Office, ND Department of Financial Institutions, NM Mortgage Loan Company License, NY Department of Financial Services, OH Division of Financial Institutions, OK Department of Consumer Credit, OR Department of Consumer and Business Services, PA Department of Banking and Securities, RI Department of Business Regulation, SC Board of Financial Institutions, SD Division on Banking, TN Department of Financial Institutions, TX Department of Savings and Mortgage Lending, UT Department of Financial Institutions, VT Department of Financial Regulation, VA Bureau of Financial Institutions, WA Department of Financial Institutions, WI Department of Financial Institutions, WV Division of Financial Institutions, WY Division

of Banking. All Rates subject to change without notice. MLB, in no way, claims to represent or to conduct business on behalf of HUD or the Federal Government. EQUAL HOUSING LENDER



Why Did We Join This Industry?





MORTGAGE LOAN APPLICATION

PERSONAL INFORMATION

Full Name _____ Current Address _____
 Date of Birth _____ City _____
 Social Security Number _____ State _____
 Phone Number _____ ZIP Code _____
 Email Address _____ How Long at Current Address? _____

EMPLOYMENT INFORMATION

Employer Name _____ Monthly Income _____
 Job Title _____ Other Income _____
 How Long Employed? _____ Total Monthly Income _____

LOAN INFORMATION

Loan Amount Requested \$ _____
 Loan Purpose ☐ Purchase ☐ Refinance ☐ Other _____
 Property Address _____
 City _____ ZIP Code _____
 State _____
 Estimated Property Value \$ _____

ACKNOWLEDGEMENT

I/We authorize the lender to verify the information provided on this application and to obtain credit reports and other financial information as may be necessary to process this application.

Applicant Signature _____ Date _____
 Co-Applicant Signature _____ Date _____

People **rarely** remember:

- Interest rates
- AUS findings
- Conditions
- Loan numbers



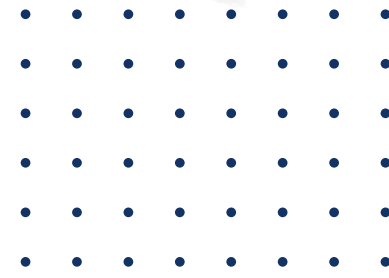
They remember:

- The first phone call
- The reassurance
- The celebration
- Getting the keys





The Challenge Facing Today's Loan Officer



Today's loan officers juggle:

- Documents
- Conditions
- Income Calculations
- Guideline Research
- Realtor Relationships
- Marketing
- Borrower Communication
- Compliance

5





Technology Should Make You More Human

Technology should **never** replace a loan officer.

It should eliminate repetitive work so you can focus on:

- Conversations
- Education
- Trust
- Relationships





More Time With Families

Instead of reading:

- 30 documents
- 200 pages
- Multiple income records



MLB CertAInty creates organized summaries that allow you to review insights rather than search through⁷ files.

Which equals more time for **relationships**



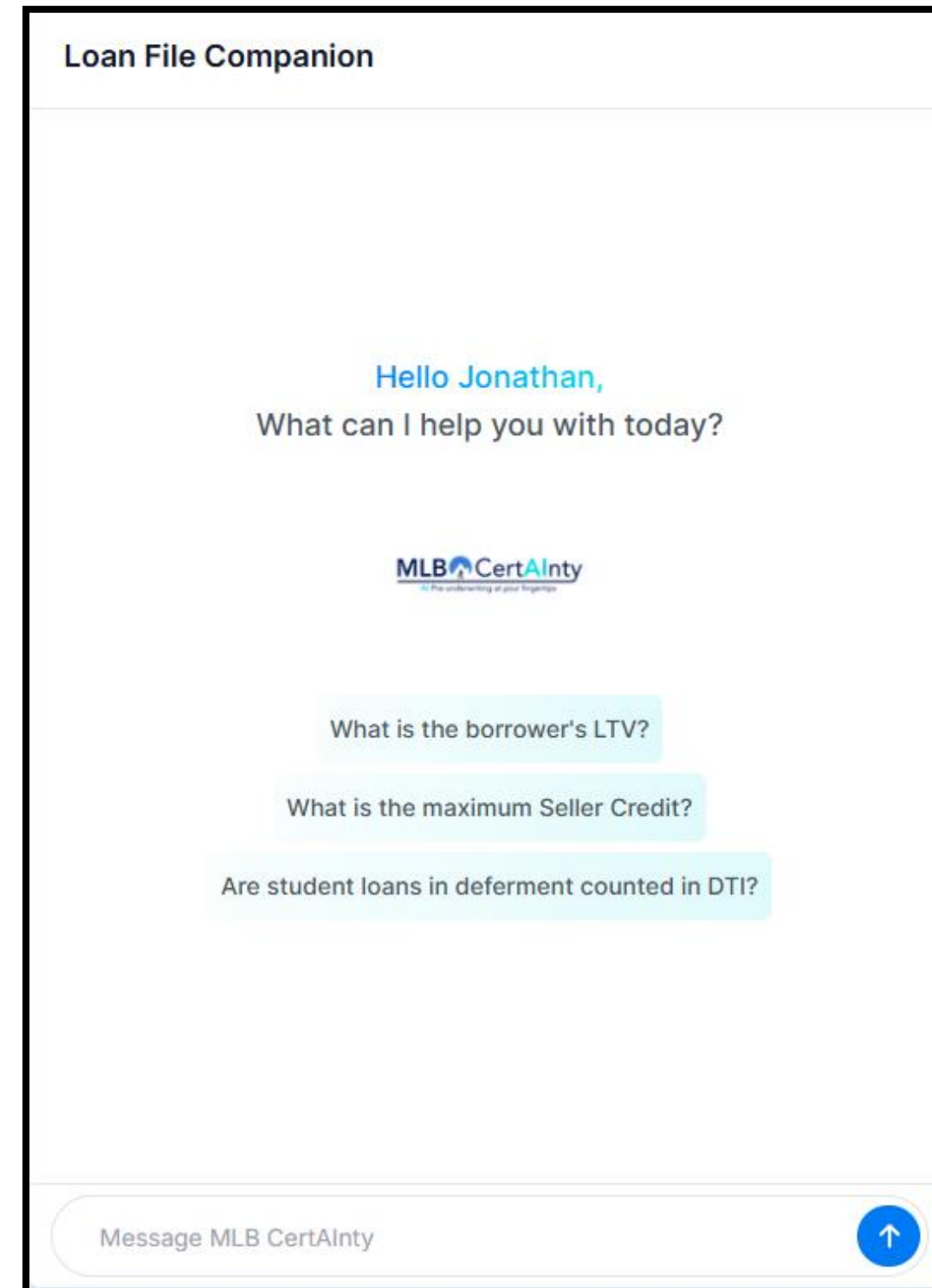
Prevent Problems Before They Happen

Loan File Companion acts like another experienced processor reviewing the file before underwriting.

It identifies:

- Missing documentation
- Potential conditions
- Underwriting concerns
- Inconsistencies

8





AI Doesn't Replace Judgement

Income Calculation remains one of the biggest time commitments.

MLB CertAInty can:

- Analyze income
- Generate calculations
- Show supporting documentation
- Allow refinement through Instruct Agent

But one thing never changes...

The loan officer remains in control

Income > MLB CertAInty

Income Calculation Report

Type Conventional

Instruct Agent

Save and Freeze

Refresh Income Calculation

Print PDF

Download Excel

Saved view by jbrandao@mlbmortgage.com on 6/9/2026, 2:15:23 PM. New uploads won't change this view until you click Refresh. - view history (5)

APPLICATION INCOME

\$500.00

Per MISMO / URLA

QUALIFYING INCOME (MLB CERTAINTY)

\$12,500.00

Used in DTI calculation

STATUS

Provisional (Saved)

Income Sources

Verified sources counted toward qualifying income. Click Remove to demote a source down to Potential Income Opportunities.

INCOME SOURCE	BORROWER	VERIFICATION	QUALIFIED / MO	-	NOTES
Base Pay Springfield Elementary	Seymour Skinner	Not verified	\$12,500.00	Remove	✓ Obtain current paystub covering the most recent expected pay period and showing YTD earnings.; Complete pre-closing verbal, written, or email VOE within 10 business days of note date.
Totals			\$12,500.00		



Confidence in Every Scenario

- Agency guideline research
- Citation-backed responses
- Scenario-based answers
- Faster decisions
- Greater confidence
- Better conversations

Scenario Desk

Session from 6/30/2026 - Conventional (Fannie Mae, Freddie Mac)

JB Jonathan Brandao

Borrower has received bonus income for 18 months. Can bonus income be used to qualify for a Conventi

MLB CertAInty

When evaluating a borrower who has received bonus income for 18 months, both Fannie Mae and Freddie

considering variable income that has been received for less than two years.

Fannie Mae Guidelines

According to Fannie Mae, while a two-year history of variable income (such as bonuses) is recommended

conditions. The guidelines advise that income received for **12 to 24 months** can be considered if there are

Mortgage Products

2 selected Clear all x

Search products...

Conventional

Fannie Mae

Freddie Mac

Government

FHA

VA

USDA

Update Products



Imagine Getting Two Hours Back **Every Day**

If technology saves:

10 minutes per file x 12 loans = **2 hours**

What would you do with those two hours?

- Meet another realtor?
- Call five pre-approved buyers?
- Host a webinar?
- Attend a networking event?





Relationships Create Customers For Life

People don't refer loan officers because they upload documents faster.

They refer to:

- Great communication
- Honest advice
- Fast answers
- Memorable experiences

Technology **supports** those moments.

It **doesn't** replace them.





Your **Competitive** Advantage

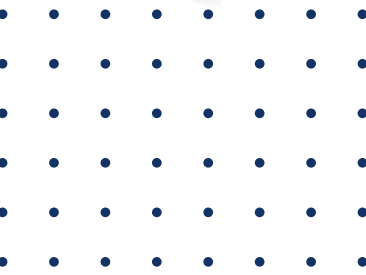
- **AI improves efficiency**
- **People build trust**
- **Experience matters**
- **Relationships win**
- **Compassion differentiates**
- **You remain essential**





MLB CertAInty

AI Pre-underwriting at your fingertips



☰

WD9001079408 Skinner (Jonathan Brandao)

Summary

Conditions 15

Income

Loan Amount

Documents Collected

Conditions To Clear

\$75,000

15

15

Loan Application Details

Borrower(s)

Seymour,Skinner

Type

Conventional: Fannie Mae

Application Date

06/03/2026

Closing Date

06/30/2026

FICO

758

Summary

Seymour Skinner — salaried borrower (Springfield Elementary wages) on a

- MISMO vs DU loan amount mismatch (\$75k vs \$750k) — current AUS
- Credit/AUS not in final form — three-bureau merge needed and DU rerun.
- Income and funds-to-close support is incomplete (current/2-year income complete bank statement needed if used).

Last processed: 06/15/2026 at 10:54 am EDT

Collected Documents

- AUS Findings - Desktop Underwriter Loan Recommendation

Summary

Conditions 15

Income

Filter by name...

Application

2 conditions to clear

- Provide Updated Residential Address History f...
- Resolve Loan Amount Discrepancy Between ...

Assets

2 conditions to clear

- Document Source of \$250,000 Gift Deposit
- Provide Complete Wells Fargo Statement for J...

Credit

1 condition to clear

- Obtain Three-Bureau Credit Report and Resub...

Income/Employment

3 conditions to clear

- Obtain Signed IRS Form 4506-C for Seymour ...
- Provide Current Income Documentation for Sp...

Conditions Overview

15 Outstanding Conditions

Print PDF

Summary

Seymour Skinner — salaried borrower (Springfield Elementary wages) on a Fannie Mae purchase.

- MISMO vs DU loan amount mismatch (\$75k vs \$750k) — current AUS can't be relied on until the file is aligned.
- Credit/AUS not in final form — three-bureau merge needed and DU rerun.
- Income and funds-to-close support is incomplete (current/2-year income verification & 4506-C; large \$250k gift deposit sourcing and complete bank statement needed if used).

Have questions?

Try asking the Loan File Companion:

Outline the active conditions and how can we resolve them?

Live Demo & Training Every Day!

Mon, Weds. & Fri. @ 11 am EST

Tues. & Thurs. @ 4 pm EST

🏠 NMLS #1101220

Human Side Presentation - 14



MLBWHOLESALE

Making Lives Better



www.MLBWholesale.com



Call or Text:
(973) 564-0866



@mlbwholesale

841 Mountain Ave, Suite 400, Springfield, NJ 07081

 NMLS #1101220

MLB Residential Lending, LLC, NMLS 1101220, is a Residential Mortgage Lender, located at 841 Mountain Ave, Suite 400, Springfield, NJ 07081. Phone 732-243-0140. MLB is licensed by NJ Department of Banking and Insurance, AL State Banking Department, AK Division of Banking & Securities, AR Combination Mortgage Banker-Broker-Service, AZ Department of Insurance and Financial Institutions, CA Department of Financial Protection and Innovation, CO Division of Real Estate, CT Department of Banking, DC Department of Insurance, Securities, and Banking, DE Office of the State Bank Commissioner, FL Office of Financial Regulation, GA Department of Banking and Finance, IA Division of Banking Finance Bureau, ID Mortgage Broker Lender License, IL Department of Financial & Professional Regulation, IN Department of Financial Institutions, KS Office of the State Bank Commissioner, KY Department of Financial Institutions, LA Office of Financial Institutions, MA Division of Banks: MA Licensed Mortgage Lender/Licensed Mortgage Broker MC1101220. MD Office of the Commissioner of Financial Regulation, ME Bureau of Consumer Credit Protection, MI Department of Insurance and Financial Services, MN Department of Commerce, MS Department of Banking and Consumer Finance, MO Division of Finance, MS Department of Banking and Consumer Finance, MT Division of Banking & Financial Institutions, NE Department of Banking and Finance, NH Banking Department, NC Commission of Banks Office, ND Department of Financial Institutions, NM Mortgage Loan Company License, NY Department of Financial Services, OH Division of Financial Institutions, OK Department of Consumer Credit, OR Department of Consumer and Business Services, PA Department of Banking and Securities, RI Department of Business Regulation, SC Board of Financial Institutions, SD Division on Banking, TN Department of Financial Institutions, TX Department of Savings and Mortgage Lending, UT Department of Financial Institutions, VT Department of Financial Regulation, VA Bureau of Financial Institutions, WA Department of Financial Institutions, WI Department of Financial Institutions, WV Division of Financial Institutions, WY Division

of Banking. All Rates subject to change without notice. MLB, in no way, claims to represent or to conduct business on behalf of HUD or the Federal Government. EQUAL HOUSING LENDER