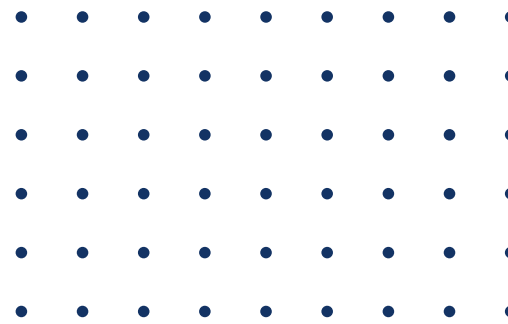




MLBWHOLESALE

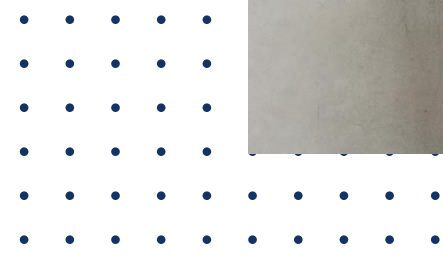
Making Lives Better



WELCOME TO MLB WHOLESale
SPEED, SERVICE & SOLUTIONS
That Empower You and the Families You Serve

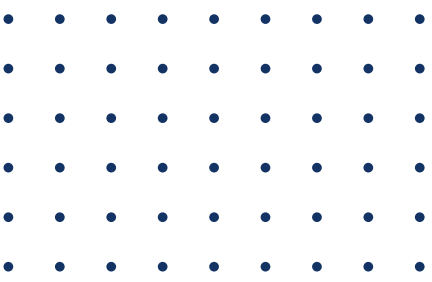
Making Lives Better

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-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, 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, NV Division of Mortgage Lending, 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



HELP DESK RESOURCES

- Submit an Escalation Request

<https://forms.office.com/r/jjrW9cj8Fn>



- Contact **Lock Desk** -

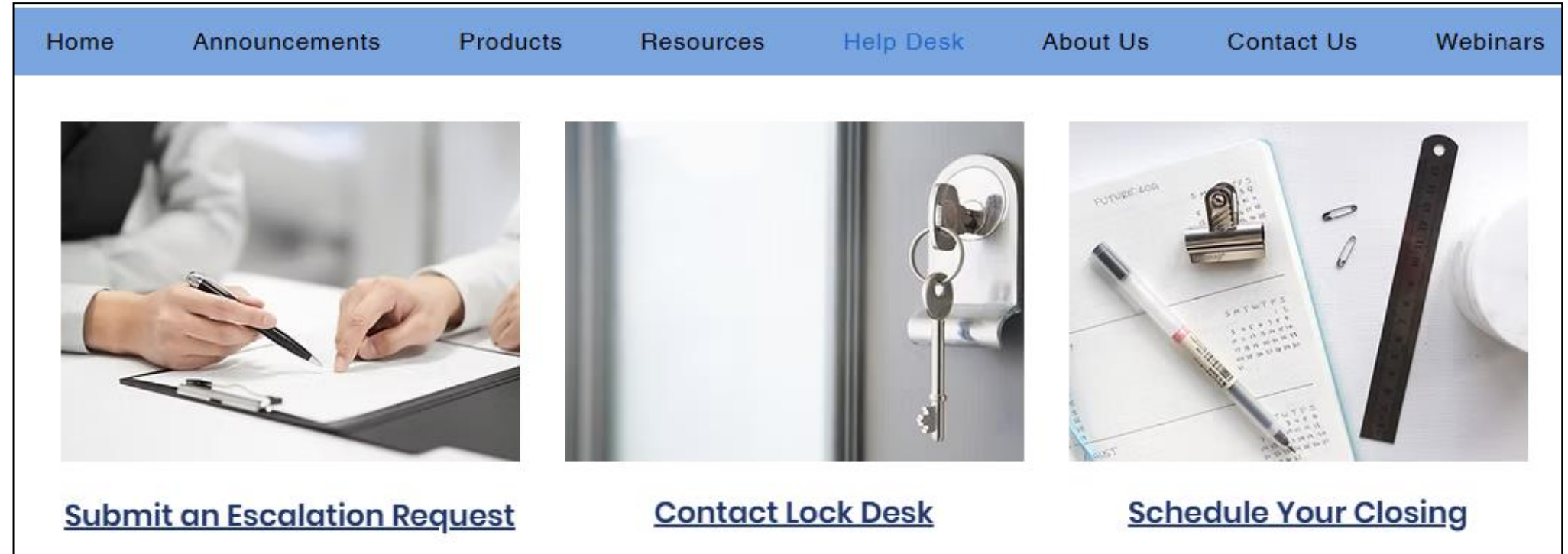
loanlock@mlbmortgage.com

- [USDA Sponsorship Form](#)

- [Schedule Your Closing](#)

- **Scenario Desk** -

Scenarios@mlbmortgage.com



MLB Escalation Request

When you submit this form, it will not automatically collect your details like name and email address unless you provide it yourself.

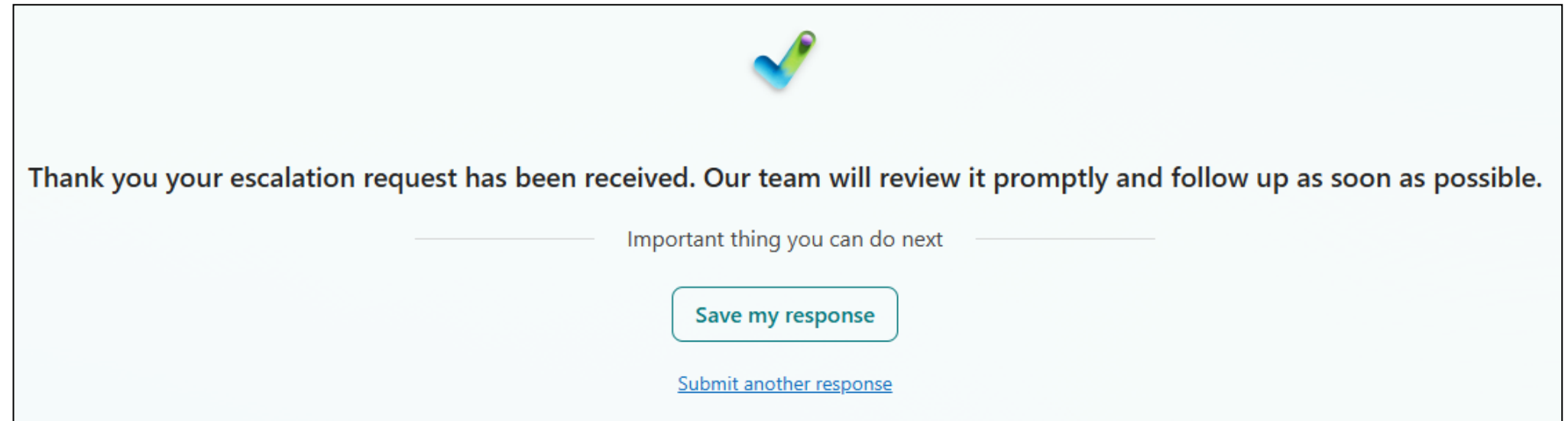
* Required

1. Your Name *

Enter your answer

2. Who is your Account Executive? *

Enter your answer





WEBINARS & TUTORIALS



www.mlbwholesale.com/webinars



www.youtube.com/@mlbwholesale

MLB Wholesale Webinars

THE NON-QM BULL PEN - LIVE Q+A SELLING NON-QM SERIES What is Non-QM? FRIDAY MAR 6 1:00 PM EST ZOOM MEETING ID: 831 4527 1569 MLB 3.6 - What is Non-QM	MANUAL UNDERWRITES UNCOVERED Mortgage Underwrite MONDAY MAR 9 1:00 PM EST ZOOM MEETING ID: 873 5408 0228 MLB 3.9 - Manual Underwrite	THE REMARKABLE DPA Everything You Need to Know WEDNESDAY MAR 11 1:00 PM EST ZOOM MEETING ID: 873 5408 0228 MLB 3.11 - Remarkable
THE NON-QM BULL PEN - LIVE Q+A SELLING NON-QM SERIES Identifying Non-QM Opportunities FRIDAY MAR 13 1:00 PM EST ZOOM MEETING ID: 831 4527 1569 MLB 3.13 - Identifying Non-QM Opportunities	RENOVATION SUITE + MLB Wholesale's Renovation Concierge MONDAY MAR 16 1:00 PM EST ZOOM MEETING ID: 873 5408 0228 MLB 3.16 - Renovation Suite	THE GREEN ADVANTAGE How LOs are building new realtor relationships by leveraging Green Advantage WEDNESDAY MAR 18 1:00 PM EST ZOOM MEETING ID: 873 5408 0228 MLB 3.18 - Green Advantage

MLB Wholesale

@MLBWholesale · 77 subscribers · 102 videos

The Official YouTube Channel of MLB Wholesale ...more

mlbwholesale.com

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MARKETING FLYERS & BADGES

www.mlbwholesale.com/flyers

Want it? Just download it.
Want it Customized? [CUSTOM FLYER REQUEST HERE!](#)

MLB Wholesale Flyers



42. Green Advanta...



41. Green Advanta...



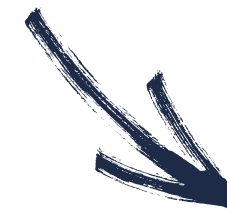
40. FHA Streamline..



39. USDA Streamli...



38. HomeReady



- Clear to Close Badges
 - Awarded for files that close in 15 days or less

Email Signature Line:



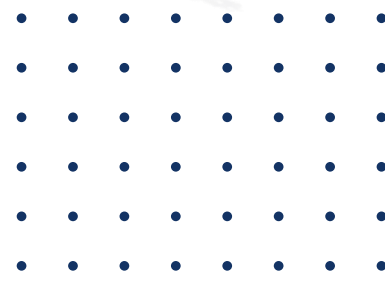
Laura Brandao
Board Advisor
MLB Residential Lending, LLC
841 Mountain Ave, Suite 400
Springfield, NJ 07081
C: 201-355-5371 | O: 732-243-0140
E: lbrandao@mlbmortgage.com
www.mlbmortgage.com



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



HOW TO PRICE A LOAN



After logging into the portal, go to **QUICK PRICER** to run a scenario (if a loan is a Live File, you would go to **PRODUCT AND PRICING**)



Complete all loan information.

The screenshot shows a web form for loan pricing, divided into several sections:

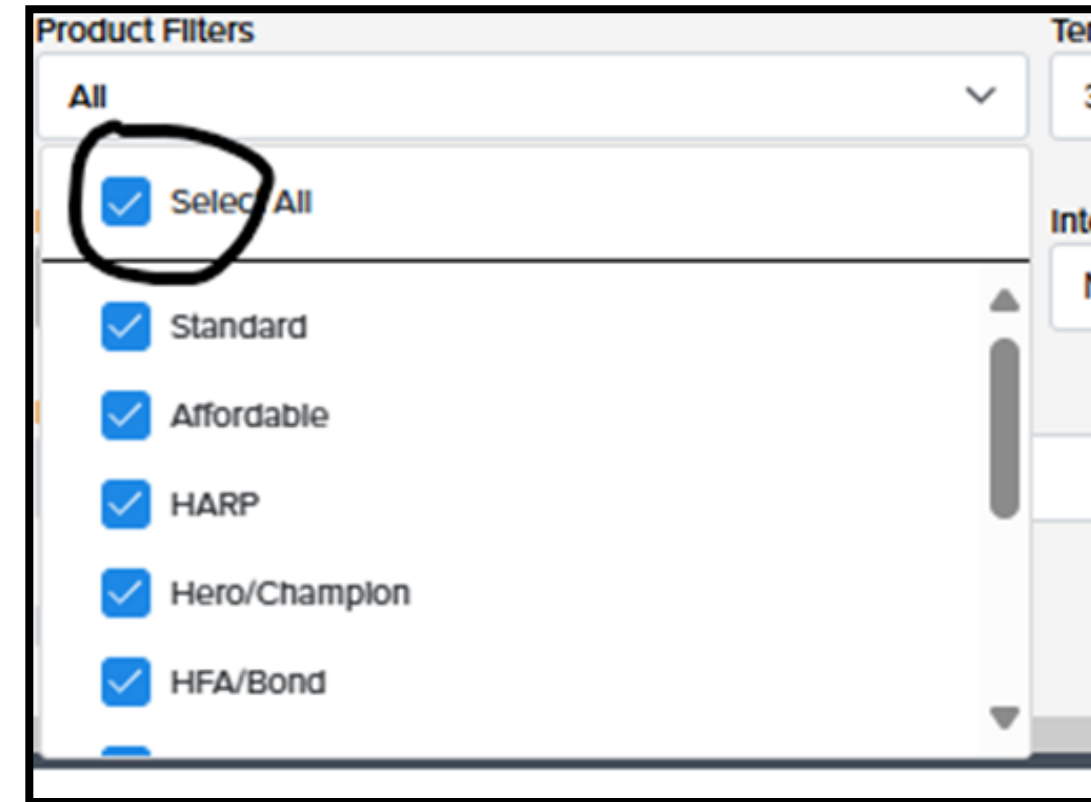
- Loan Information:** Includes fields for Lien Position (First Lien), Loan Type (Conventional), Base Loan Amount (\$), Total Loan Amount (\$0), Loan Purpose (Purchase), and Purchase Price (\$). It also has an Appraised Value field (\$), an LTV field, and a CLTV field. A "Subordinate Financing" button is present.
- Borrower Information:** Includes Loan Level FICO, DTI Ratio (%), Properties Financed (1), Cash-Out Amount (\$), Reserve Months (36), and Citizenship (U.S. Citizen). It also has a Monthly Qualifying Income field (\$), checkboxes for "Self Employed", "First Time Home Buyer", and "Non-Occupant Co-Borrower".
- Property Information:** Includes Occupancy (Primary Residence), Property Type (Single Family), Number of Units (1 Unit), Number of Stories (1), Property Address, Property City, Property Zip (Zip Code), State (Select State), and County (Select County).
- Filters and Additional Pricing Variables:** Includes Product Filters (All), Term (30 Years), Amortization Type (Fixed), ARM Fixed Term (Select), Desired Price (100,000), and Desired Rate (%). It also has checkboxes for "Desired Lock Term", "Interest Only", "Buydown", "Prepayment Penalty", "Waive Escrows", and "Automated U/W System".

A hand-drawn circle highlights the "Product Filters" dropdown menu, and a hand-drawn arrow points to the "Desired Lock Term" checkbox.



HOW TO PRICE A LOAN

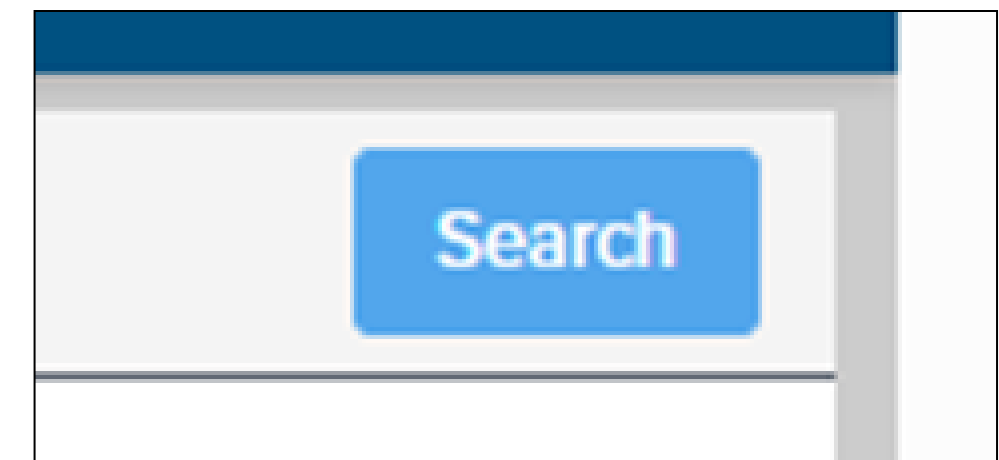
When completing **PRODUCT FILTERS**, be sure to unselect all and choose the one that applies (Standard is for your standard loan product)



Before reviewing pricing, be sure to select your comp (BORROWER OR LENDER PAID) and then click **Search**

6

Borrower Pays MI (if applicable)		Reduced MI						
Yes	No	Yes	No					
<input type="checkbox"/> Fees in								
Expanded Guidelines								
Income Verification Type	Unique Property	Debt Consolidation	Housing Event Type	Housing Event Seasoning	Bankruptcy Type	Bankruptcy Outcome	Bankruptcy Seasoning	DSCR
Select	No	No	None	Not Applicable	None	Not Applicable	Not Applicable	
Mortgage Lates - Last 12 Months				Mortgage Lates - Last 13 to 24 Months				
30 Days	60 Days	90 Days	120 Days	30 Days	60 Days	90 Days	120 Days	
0	0	0	0	0	0	0	0	
Custom Fields								
Government Loan Level		Lender Paid Comp						
N/A		0.0 / Borr Paid Comp or Mini-Corr						





HOW TO PRICE A LOAN

Once you click Search, you will be shown the most available rates that fit your loan criteria.

ELIGIBLE PRODUCTS (3)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	PMI
<input type="checkbox"/> MLB Wholesale TT FHA 30 Yr Fixed		5.500%	100.266	-0.266% (\$54)	30	\$155
<input type="checkbox"/> MLB Wholesale TT Elite FHA 30 Yr Fixed		5.750%	101.339	-1.339% (\$272)	30	\$188
<input type="checkbox"/> MLB Mortgage TT 2.0 FHA 30 Yr Fixed > \$200K <= \$225K		5.750%	100.137	-0.137% (\$27)	30	\$188
INELIGIBLE PRODUCTS	DISQUALIFIERS					

7

For more **STEP-BY-STEP** directions on how to price a loan.

Please download our instructional package here.



[MLB Wholesale and Correspondent – Pricing and Requesting Locks](#)



HOMEOWNERS INSURANCE (HOI)

Borrowers now have the option to receive a homeowners insurance quote from SYE Insurance through the broker portal.

When registering a new loan, the loan officer can choose to opt the borrower in or out of receiving the quote.

A quote can also be requested [here](#)



Powered by:





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

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

Conditions Overview

15 Outstanding Conditions Print PDF

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...

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






From File Start to Funding: Your Loan's Journey

 **File Started**
Broker registers a loan

 **Disclosed**
Fees set • Docs sent

 **Underwriting**
Decision or Suspense

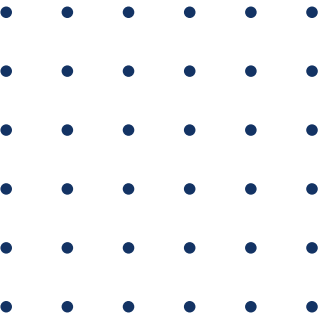
 **Resubmitted**
Conditions addressed

 **Clear to Close**
Final approval

 **Funding & Purchase**
Wire sent • Loan sold

10

Making Lives Better:
one smooth loan at a time.



Conventional Loans Include:

- Homestyle
- HomeReady
- HomePossible

Government Loans Include:

- FHA
- VA
- USDA
- 203K

Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply.

HOMESHOWERSHIP FOR EVERY PATH & PROFILE

Whether your borrower qualifies with W2s or needs a flexible solution, the MBS Homeownership Plan delivers options, support, and expert guidance.



Conventional

Max LTV 97% • Min FICO 580



FHA

Max LTV 96.5% • Min FICO 500



JUMBO

Max LTV 80% • Min FICO 680



USDA

Max LTV 100 % • Min FICO 550



VA

Max LTV 100 % • Min FICO 500



VA Renovation

Max LTV 100 % on purchase • Max LTV 90 % on Cash out • Min FICO 600



Bank Statement

Up to 90% LTV



DSCR

Min. FICO 660 • Up to 85% LTV



Asset Utilization

Liquid Assets into Qualifying Income



Mix and Match

Mix different income types for a single borrower

and more Non-QM Options!

NO MATTER THE BORROWER'S STORY, WE'VE GOT A PROGRAM TO MATCH AND A PLAN TO GUIDE THEM HOME.

MLB REMARKABLE DPA

What It Is

- FHA-only down payment assistance
- 100% forgivable grant (2% or 3.5% of purchase price)
- Nearly nationwide (not available in HI & WA)

Why Brokers Use It

- Turns “almost qualified” buyers into closed loans
- Pairs with up to 6% seller concessions
- No second lien • No resale restrictions

Who Qualifies (Only ONE Required)

- First-time homebuyer **or**
- Eligible profession or volunteer history (military, first responder, educator, medical, civil service) **or**,
- Income \leq 140% AMI **or**,
- Property in an underserved census tract





ELITE PRICING – FHA, VA & Conventional



The Reward?

UP TO 50 BPS PRICING IMPROVEMENT*

for borrowers who meet our elite criteria!

TPO Contacts Home Page & Resources Welcome Pipeline Add New Loan Reporting Views Quick Pricer LLL Scorecard (Download) Today's Rates

are aware of an issue with certain loans only displaying a single rate sheet. Please email the lock desk at loanlock@mibmortgage.com for price quotes on any loan that is having this issue. We expect this to be resolved shortly

Rate Search Results Division Wholesale

Modify Search

All Lock Periods Single Lock Period 13

ELIGIBLE PRODUCTS (9)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/> MLB Wholesale TT Elite FHA 30 Yr Fixed	<i>i</i>	5.750%	100.386	-0.386% (\$1,964)	15	\$2,969
<input type="checkbox"/> MLB Wholesale TT FHA 30 Yr Fixed	<i>i</i>	5.875%	100.497	-0.497% (\$2,528)	15	\$3,009
<input type="checkbox"/> MLB Wholesale LLL 2.0 FHA 30 Yr Fixed	<i>i</i>	5.875%	100.036	-0.036% (\$183)	15	\$3,009
<input type="checkbox"/> MLB Mortgage TT 2.0 FHA 30 Yr Fixed > \$500K	<i>i</i>	6.000%	100.603	-0.603% (\$3,068)	15	\$3,050
<input type="checkbox"/> MLB Mortgage TT 3.0 FHA 203(h) 30 Year Fixed	<i>i</i>	6.250%	100.045	-0.045% (\$229)	15	\$3,132
<input type="checkbox"/> MLB Mortgage TT 3.0 FHA 203 (k) Limited 30 Yr Fixed	<i>i</i>	6.375%	100.332	-0.332% (\$1,680)	15	\$3,174

MLB GREEN ADVANTAGE PROGRAM

Program Parameters

- Loan Types: FHA Purchase | FHA Rate/Term Refinance
- Minimum Credit Score: 620 FICO
- Income Limits: None
- Solar System: Brand-new, fully owned
- Installation: Completed after closing (within 120 days)
- Condos: Not eligible

Borrowers can earn:

- 3.5% or 5% forgivable grant or silent second
- No repayment | No liens on solar | No third-party contracts

Eligible uses of assistance include:

Down Payment and/or Closing Costs

- ✓ No second liens on solar
- ✓ No UCC filings
- ✓ No changes to FHA rates

Solar Financing Details

- Solar cost added up to the lesser of system cost or 20% of property value
- Solar value not included in appraisal
- No solar appraisal, ROI analysis, HUD consultant, or contingency reserve required

Additional Info

- Escrow established and managed by MLB
- 50% disbursed at closing, 50% after final inspection
- Unused escrow funds applied as principal reduction
- Not available in all states*

*(Excludes AK, & HI)





RENOVATION SOLUTIONS

FHA, Conventional, and VA renovation loans all let you finance a home's purchase or refinance **plus** the cost of renovations in one loan, with FHA being more flexible for lower credit, Conventional offering broader property options, and VA providing zero-down benefits for eligible veterans.



Options

- **FHA 203(k) Limited** – Minor repairs (up to \$75k)
- **FHA 203(k) Standard** – Major renovations
- **Fannie Mae Homestyle** – Conventional option
- **VA Renovation** – 100% financing

Partner Wins

- Expand inventory
- Unlock Fixer-upper buyers
- Bigger loan sizes



BUY BEFORE YOU SELL PROGRAMS

knock
Knock Partner
2025

MLB
STEP FORWARD
PROGRAM

Buy First. Sell Later. No Home-Sale Contingency.

Step Forward helps qualified borrowers purchase their next home before selling their current one using a Guaranteed Backup Offer (GBO) on the departing residence.

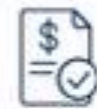
Why Brokers Use It

- ✓ Removes home-sale contingencies
- ✓ Clears departing home from DTI
- ✓ Helps buyers compete & win offers
- ✓ Keeps move-up deals moving.



Fast Turn Times

- As little as **1-2 business days***
- Up to **180 days** to sell after move



Fees

- \$2,000 flat fee
- + **1% of GBO**
- **No upfront costs**



Best For

- Move-up buyers
- Competitive markets
- Stalled deals due to contingencies

Two Simple Options

Contingency Buster

- Faster turn times
- Lower fees
- No equity access

Trade-In Mortgage

- Access equity for down payment or debt
- Higher offer flexibility

**Stronger offers. More approvals.
Happier clients.**

Opening the door to homeownership—one family at a time.

MLBWHOLESALE
Making Lives Better

MLB is an Approved Lender of the Knock Bridge Loan™

Unlock a powerful tool for your clients and a competitive advantage for your business. The Knock Bridge Loan™ helps your buyers move forward fast, with no sale contingencies, no double moves, and no upfront stress.

Why Your Clients Will Thank You

- 6 Months of Mortgage Payment Coverage**
Knock covers your clients' old home payments at 0% interest, while they move into their new home.
- Buy First. Sell Later.**
Your clients can secure their next dream home on their timeline, no waiting around.
- DTI Freedom = Better Offers**
Removing the old mortgage from debt-to-income calculations can help them qualify for better pricing and terms.
- Maximize Sales Price with \$35K in Home Prep**
Clients can boost their old home's value with up to \$35,000 in prep funds, including \$5,000 for moving costs.
- No Storage or Temporary Housing Headaches**
Avoid the stress of in-between housing, double moves, and rushed transitions.
- Non-Contingent Offers Win Deals**
Clients can make offers that aren't contingent on the sale of their old home giving them a stronger negotiating position.
- List High, Sell Right**
Your clients can list their home in its best condition, after they've moved out and capture top market value.

APPROVED STATES For the Knock Bridge Loan

Alabama
Arizona
California
Colorado
District of Columbia
Florida
Georgia
Illinois
Indiana
Kansas
Kentucky
Maryland
Michigan
Minnesota
Nebraska
New Hampshire
New Jersey
North Carolina
Ohio
Oklahoma
Oregon
Pennsylvania
South Carolina
Tennessee
Washington
Wisconsin

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MLB Residential Lending, LLC is not affiliated and separately licensed/operated from Knock Lending, LLC








EXPLORING NON-QM OPPORTUNITIES

- Non-QM solutions
 - The Non-QM Coach
 - Non-QM Hotline
 - “The Non-QM Bullpen” Live Q+A Webinars
 - Marketing Materials
 - Matrices
 - and more!

Non-QM Hotline!

Call now and talk
to a specialist!

 **516-549-0200**

 <u>Non-QM Loan Submission</u>	 <u>Bank Statement Business Narrative Form</u>	 <u>Exception Request Form</u>	 <u>P&L Income Calculator MLB</u>	 <u>DSCR Calculator</u>
 <u>DSCR Premium Matrix</u>	 <u>CORE DSCR Matrix</u>	 <u>Premium Alt Doc</u>	 <u>CORE Alt/Full Doc Matrix</u>	
 <u>Condo Questionnaire</u>	 <u>Condo Questionnaire - Addendum</u>	 <u>Business Purpose Licensing & Prepayment Penalty Restrictions</u>	 <u>LGX</u>	



NON-QM NICHE PROGRAMS

MLBWHOLESALE
Making Lives Better

**FIRST TIME HOMEBUYER,
FIRST TIME INVESTOR**
Start your wealth building journey with DSCR's

✔ **85% LTV Sweet Spot**
Less cash down, more properties in your portfolio. It's like having your cake and eating it too!

✔ **DSCR > 1**
Properties that pay for themselves? Now that's what we call a "smart investment"!

✔ **1-4 Unit Properties**
From single-family homes to small multifamily - we've got your investment appetite covered.

✔ **3-6 Months Reserves**
A built-in safety cushion to keep your investments protected.

**Ready to Help Your Clients Build Wealth?
Let's turn their investment dreams into rental income reality!**

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MLBWHOLESALE
Making Lives Better

**TOO MANY CURVEBALLS?
STRIKING OUT?
CALL THE NON-QM COACH.**

**One Borrower. Four Income Streams.
One Approval.**

THE SCENARIO
Primary residence purchase - 3-unit property using the following income:

- ✔ 75% lease income from rented units
- ✔ W2 income
- ✔ Side-business self-employed income
- ✔ Asset utilization

That's the power of MLB's Mix & Match Income.

Our Non-QM solution lets you blend income streams like never before:

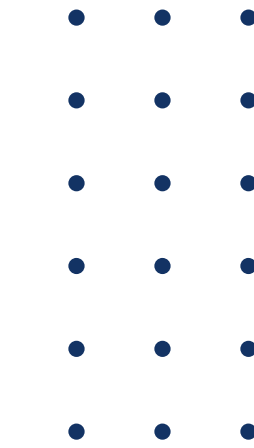
YES to...

- W2 & 1099
- Bank Statements & Asset Depletion
- W2 & Asset Depletion
- WVOE & Asset Depletion
- Rental Income from subject property
- And more!

Acceptable Income Types:
• W2 • WVOE • 1099 • P&L • Bank Statements • Asset Utilization • Rental Income

PROGRAM HIGHLIGHTS:

- Loan Amounts: \$150K - \$3M
- LTV: Up to 85% (80% with P&L)
- Occupancy: Primary • Second Homes • Investments
- Credit Score:
 - Min 660 for Primary income earner
 - Min 540 allowed for co borrower
- Reserves:
 - 3 mo. for ≤ 80% LTV under \$500K
 - 6 mo. for \$500K-\$1.5M
 - 9 mo. for \$1.5M-\$2.5M
 - 12 mo. for \$2.5M-\$3M



MLBWHOLESALE

Making Lives Better



www.MLBWholesale.com



Call or Text:
(973) 564-0866

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841 Mountain Ave, Suite 400, Springfield, NJ 07081

🏠 NMLS #1101220