



NON-QM | MLBWHOLESALE
Making Lives Better



NON-QM NARRATIVE

How to Partner with MLB For Success

Making Lives Better

www.MLBWholesale.com/non-qm

🏠 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



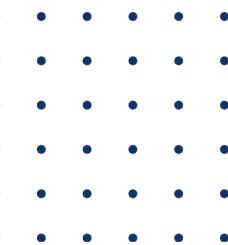
WE ARE HERE TO MAKE YOUR LIFE **BETTER**



At MLB Wholesale, our goal is simple, and clear. We want to get your deals to **closing faster.**



We don't just review files. We help **structure them so they close.**









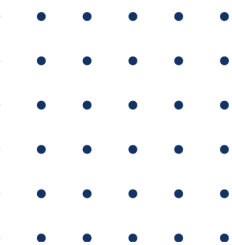
THE RULES OF ENGAGEMENT HAVE CHANGED

Agency Mortgages

- Automated logic
- Box-checking
- One size fits all
- The Computer decides

Non-QM Mortgages

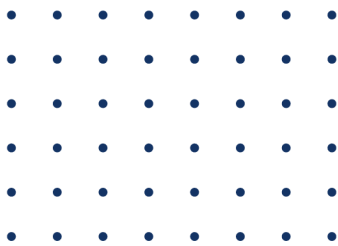
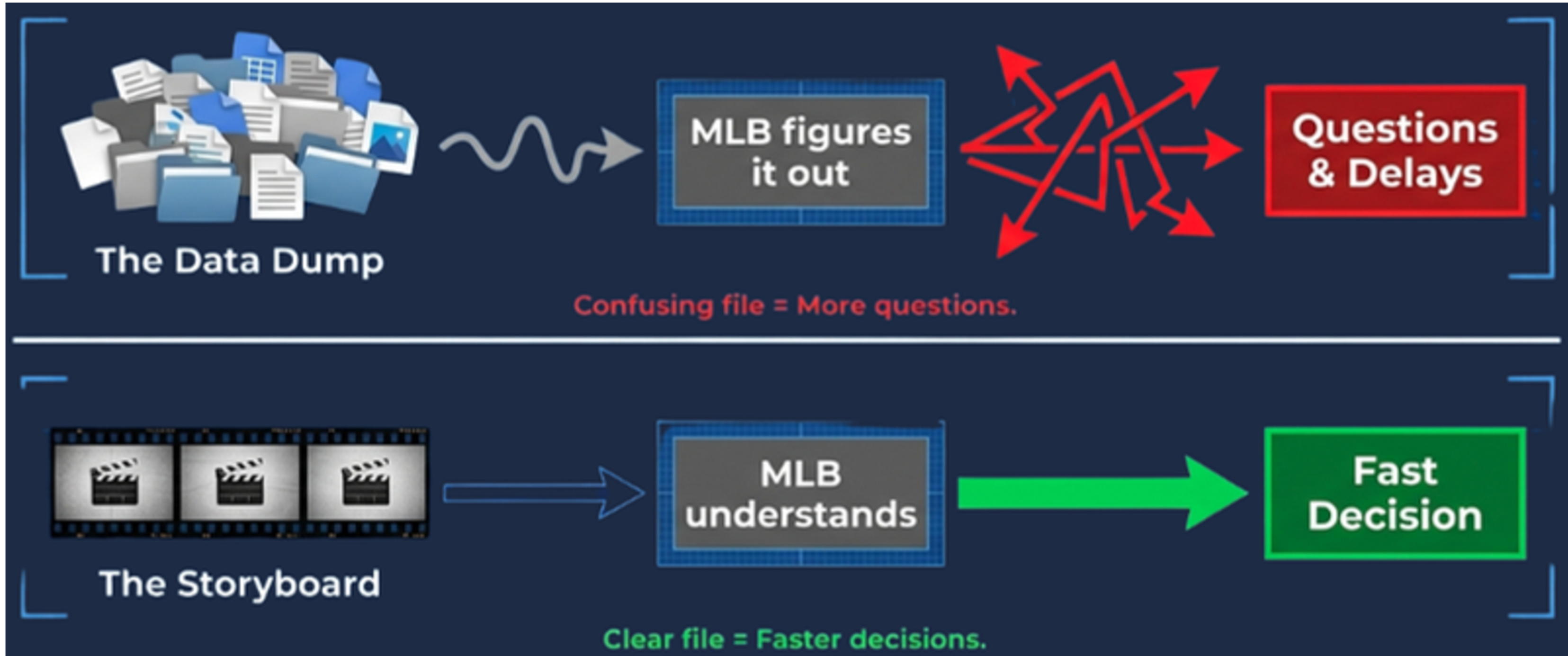
-  Human logic
-  Story-driven
-  Tailored fit
-  Your Partner decides





SPEED COMES FROM CLARITY

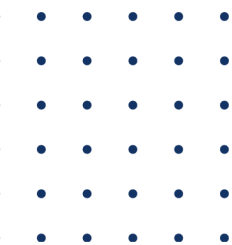
The Biggest Mistake: Submitting a file without explaining it.





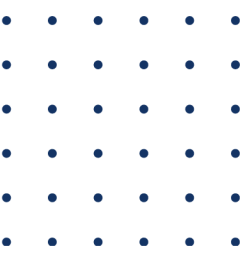
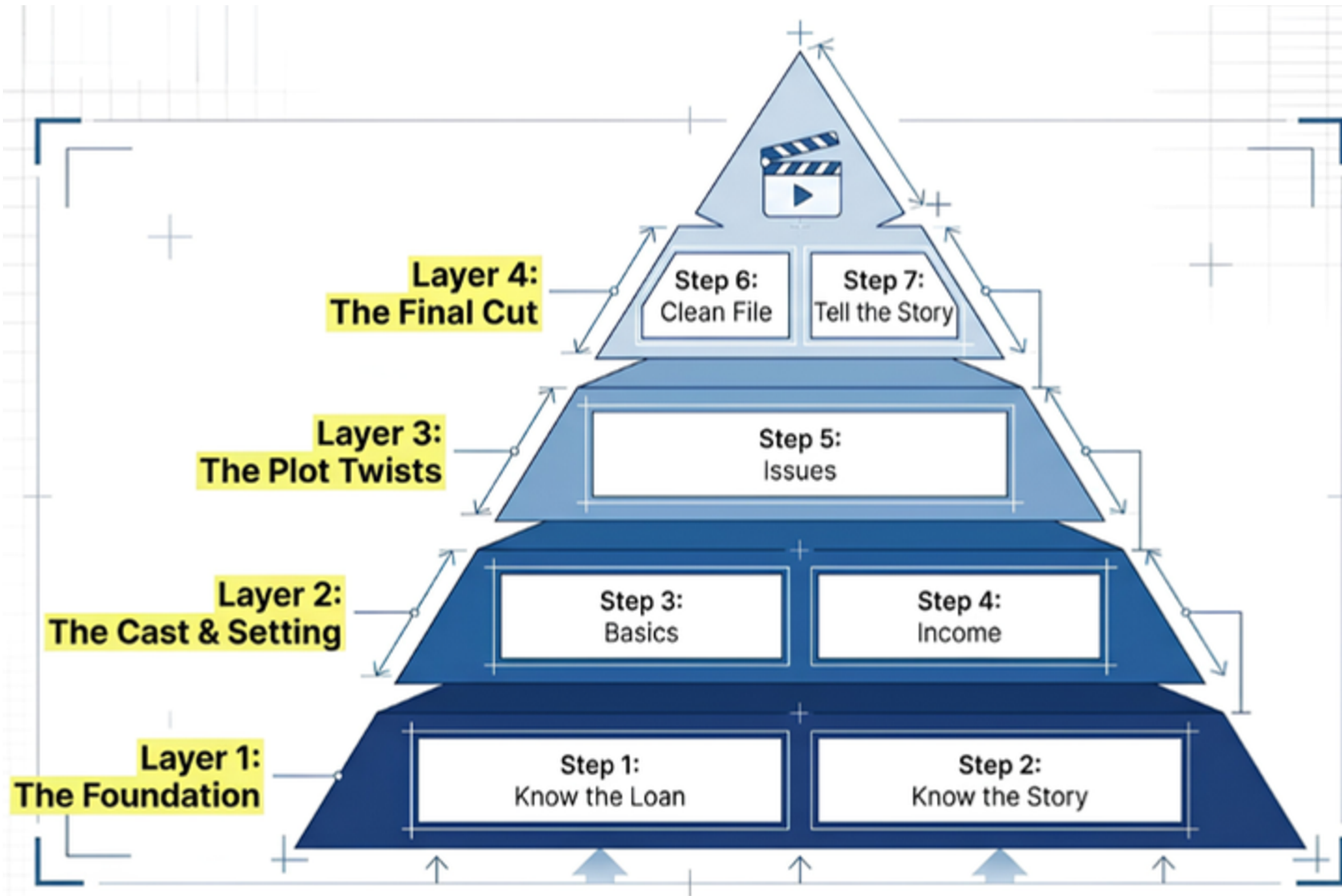
THE NEW STANDARD

It's not just what you submit...
it's how it all comes together.





THE NON-QM NARRATIVE ARC





STEP 1: UNDERSTAND THE LOAN



Loan Type



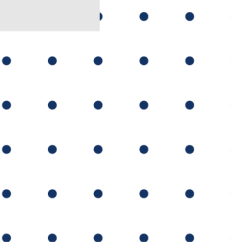
Purpose



Occupancy



Quick Tip: If any of these aren't clear, it's worth taking a moment to review before moving forward.





STEP 2: KNOW THE STORY



Who is the borrower?

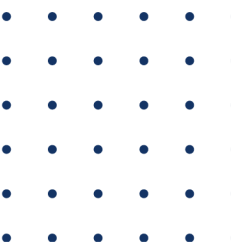


What are they doing?



How are they qualifying?

The Rule: If you can't explain it, the file is not ready.





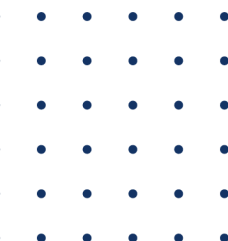
STEP 3: THE BASICS

Ensure the foundational documents are present and legible.



Before You Hit Submit....

A quick check now helps keep your file moving smoothly.





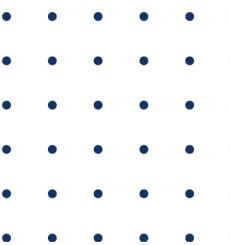
STEP 4: THE INCOME KEYS

How does the borrower qualify? You must pick the right key to unlock the file.



Ask Yourself:

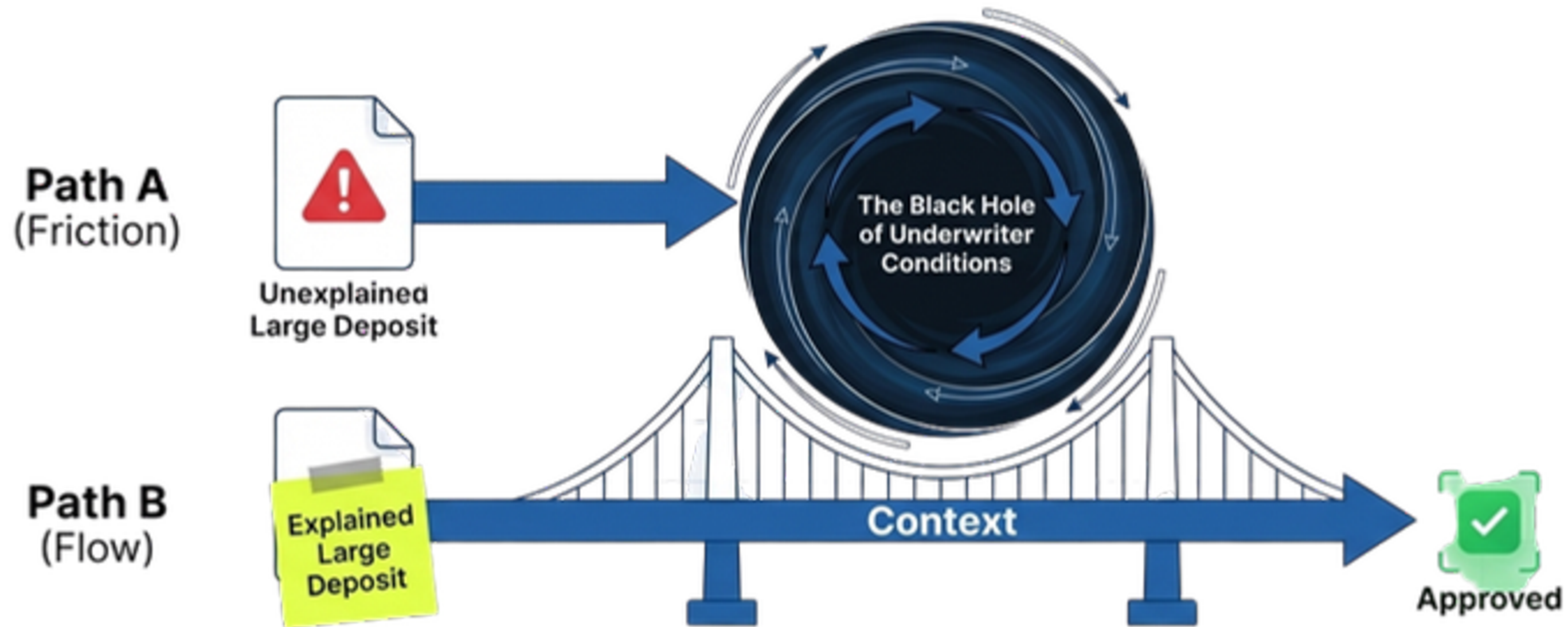
Can this be approved with exactly what you sent?





STEP 5: ADDRESS THE PLOT TWISTS

Credit issues? Large deposits? Anything unclear?



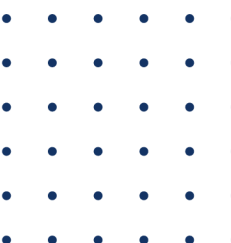
Explain it before we ask. Build a bridge of context to bypass the back-and-forth.



STEP 6: ASSEMBLE THE FINAL CUT



No screenshots. No missings pages. Clean file = Fast file.





STEP 7: TELL THE STORY

Clearly articulate:

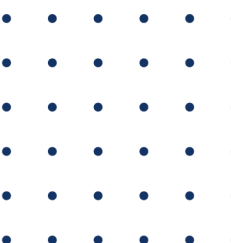
**What the
loan is**

**How it
qualifies**

**What is
included**

**What is
pending**

**The Final Rule: If we open your file,
we should not have to ask basic questions.**





HOW TO USE MLB AS YOUR PARTNER

Before Submission:

- ✓ Submit your scenario for review
 - ✉ Email your scenario to:
 - 🌐 NQMscenario@mlbmortgage.com
- ✓ Submit via our webpage:
 - <https://www.mlbwholesale.com/non-qm>

After Submission:

- ✓ Watch for feedback from our team
 - We'll review and respond with guidance
- Keep communication clear and timely
 - The more clarity, the faster we move
- Lean on us through closing
 - We're here to support every step of the way

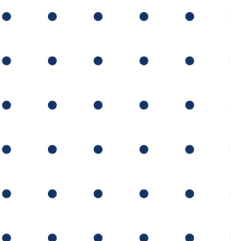
Ask our NQM Experts! <https://www.mlbwholesale.com/non-qm>

First name * Last name

Email *

Write a message

When things are clear, everything moves faster.



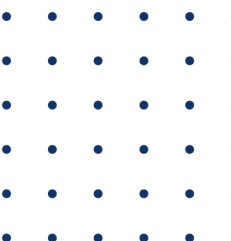


THE FAST TRACK EQUATION

When things are clear, everything moves faster.

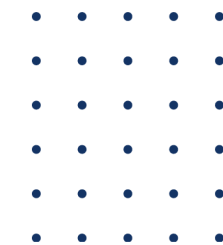


**Ask yourself before hitting submit:
Will MLB review this, or will they send questions?**





**Think it through.
Submit it Clean.
Close it Faster.**





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READY TO WIN MORE DEALS?



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 (937) 422-9167



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