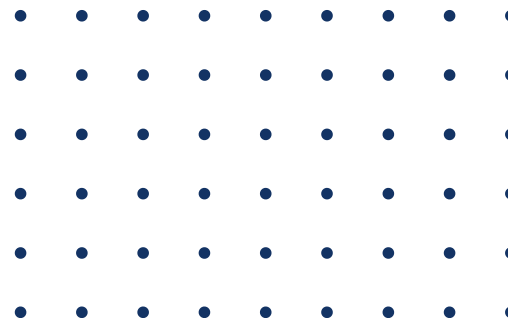


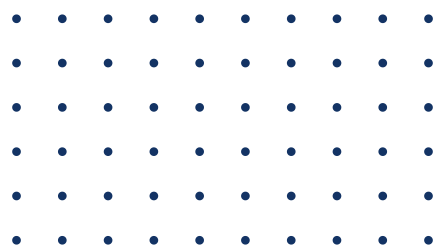


MLBWHOLESALE
Making Lives Better



**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, located at 841 Mountain Ave, Suite 400, Springfield, NJ 07081. Phone 732-243-0140. MLB Residential Lending, LLC., NMLS 1101220, is a residential lender 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, 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, Rhode Island 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



EXPLORING NON-QM OPPORTUNITIES

• Non-QM Programs

- Bank Statement 12/24 Month
- DSCR (Min FICO 640 Up to 85% LTV)
- Alt/Full Doc
- Non Warrantable Condos
- Mix & Match
- Asset Utilization
- P&L Only/1099

The screenshot shows a website navigation bar with links: Home, Products, Resources, Help Desk, About Us, Webinars, MLB Lead Connection, and Broker's Weekly Special. Below the navigation is a dark blue header with the text 'Current Turn Times' and an orange 'VIEW' button. The main content area is titled 'NON-QM' and features a grid of 12 circular icons, each with a corresponding text label below it:

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

Non-QM Hotline!
Call now and talk

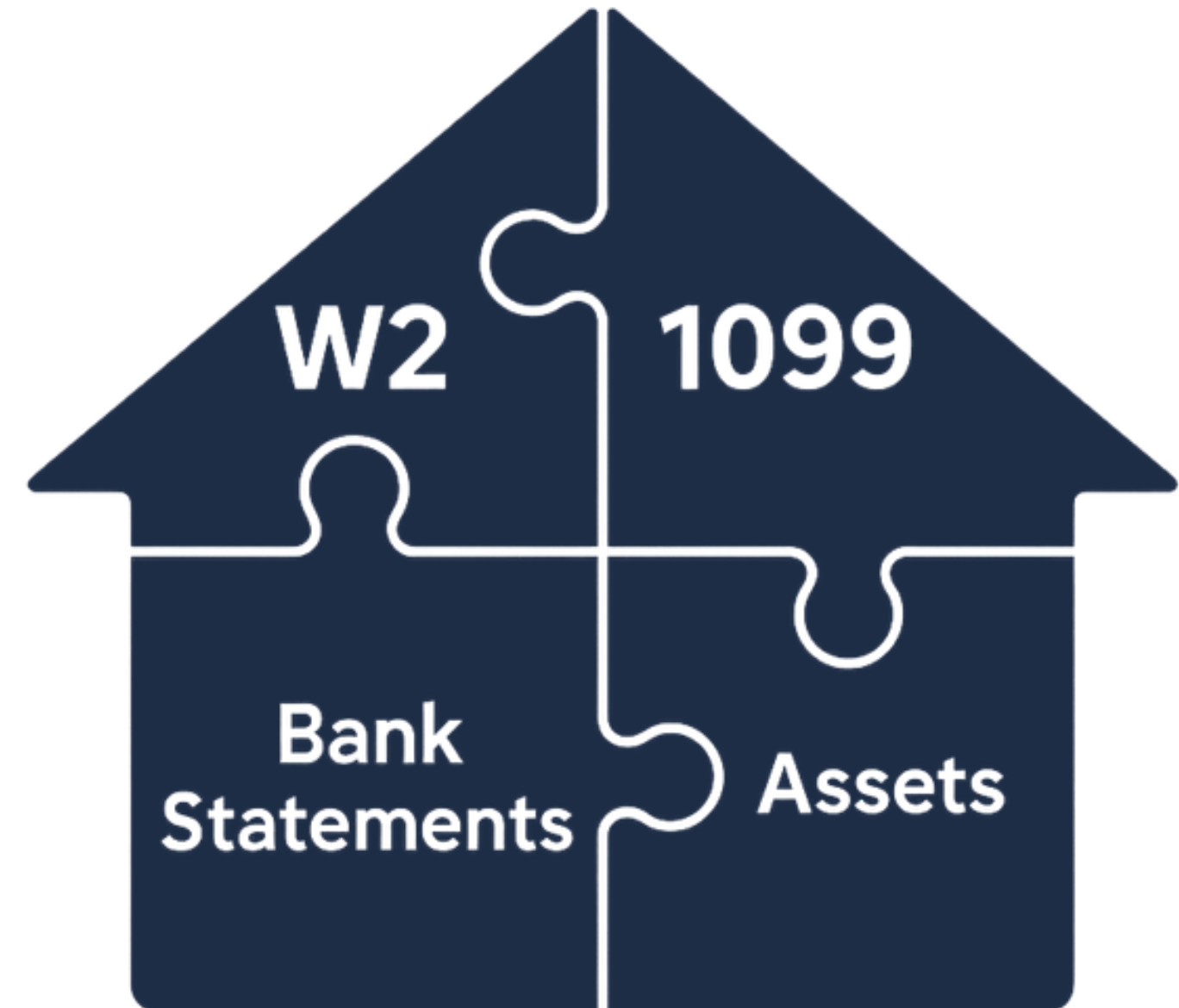
Ask our NQM Experts!



ALT DOC

MLB MIX & MATCH

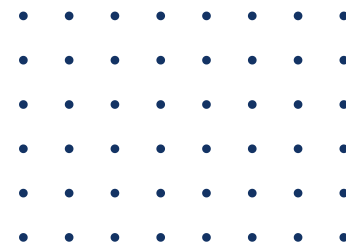
- P&L only - PTIN prepared
- 12 or 24 Bank Statement
- 1099
- Asset Utilization over as little as 36 months
- WVOE
- Use the FICO of the higher income earner even if non occupying co borrower
- Double wide manufactured allowed
- Up to 55% DTI





DSCR

- Possible to use the Highest Middle FICO
- 85 LTV purchase 1-4 units
- .75-.99 DSCR options
- No ratio option
- 0-5 year PPP
- Rents over 1007 accepted up to 120% on refi
- Properties recently listed for sale accepted





GREEN ADVANTAGE PROGRAM

FHA PURCHASE	Without Green Advantage	With Green Advantage
HOPER Earnings	\$0	\$13,000
Interest Rate	6.75%	6.75%
Cash to Close	\$24,625	\$11,625
Monthly Payment	\$2,717	\$2,723

I want to quickly walk you through a program that can deliver roughly ~\$30k-\$40k of value in the buyer's first year—while keeping the monthly payment about the same as a normal FHA loan.

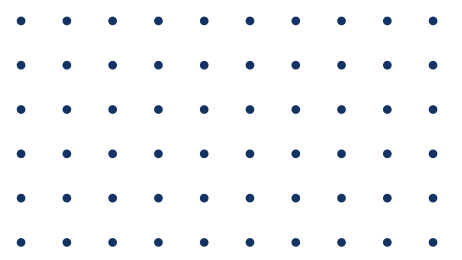
The only catch is that **not every property qualifies**, and **DTI has to be structured correctly**.

When a property does qualify, it becomes a major leverage point—something **realtors can use on MLS listings to win more listings and sell homes faster**, and something **loan officers can use to help more borrowers get to the closing table**.

A few of the most common use cases for the funds are:

- Debt Pay Off
- Closing Costs
- Reserves
- Rate & Term Refinance

**For illustration purposes only*



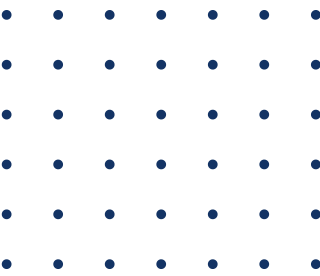


WHAT IS GREEN ADVANTAGE

Green Advantage is a homebuyer incentive program designed to make homeownership more affordable today and more sustainable long term.

It combines:

- Homebuyer education
- Financial incentive structure
- Long-term homeowner success focus



BUYER DOES

- 620 Credit FHA Purchase or Rate & Term Refi
- Complete homebuyer education 6 hours \$149
- Participate in the HOPER program
- Include solar inside their FHA financing structure using SWT

BUYER GETS

- Up to ~3.5% (up to ~\$13K) earned income at closing
- Federal tax credit benefits (often ~\$6K-\$9K range)
- Monthly electricity savings
- Increased long-term home equity

★ ~\$30K-\$40K+ total first-year financial impact for many buyers



REAL EXAMPLE: HOW HOPER CREATES FIRST-YEAR VALUE

FHA PURCHASE	Without Green Advantage	With Green Advantage
HOPER Earnings	\$0	\$13,000
Interest Rate	6.75%	6.75%
Cash to Close	\$24,625	\$11,625
Monthly Payment	\$2,717	\$2,723

*For illustration purposes only



Tax Benefits: ~\$6,722

Year 2 - LTV: 96.97%

* Assumes home purchase price of \$395,000 and solar contract price of \$35,945. (Example Property - 3106 Flower Garden Ct, North Las Vegas, NV 89031)

** The estimated electric bill after going solar provided in this proposal is for informational purposes only and is based on the current available data. This estimate is not a guarantee of actual future costs or savings, as your electric bill may vary due to factors such as changes in electricity rates, usage patterns, weather conditions, and system performance. We recommend consulting with your utility provider and reviewing your energy usage regularly to better understand potential savings.

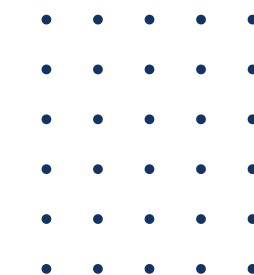
Year 2 LTV assumes a 2% annual appreciation

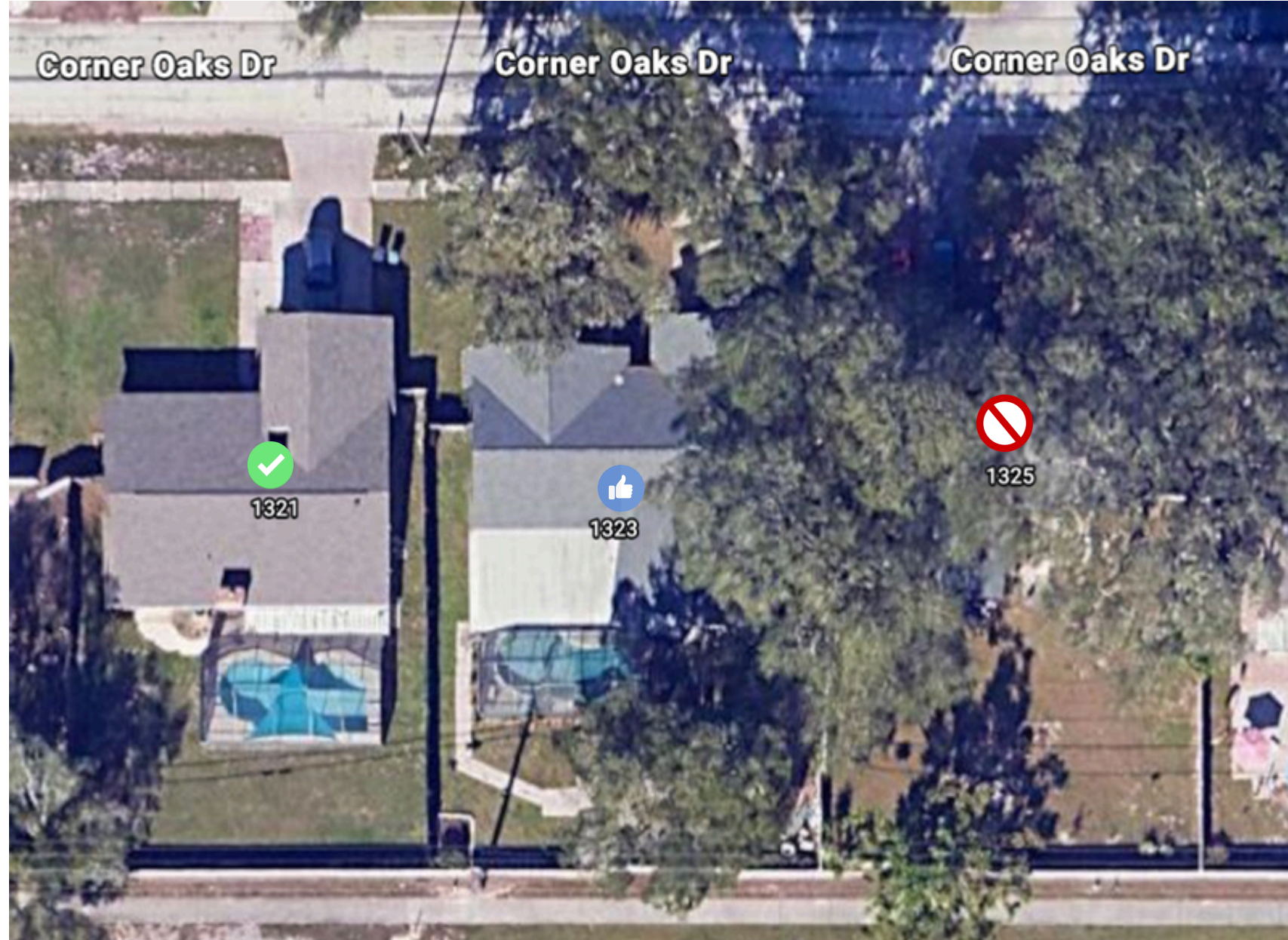
Year 1 Value

- \$13,000 Cash at Closing
- ~\$6,722 Tax Benefits
- ~\$15,000 value added to property
- \$2,280 Annual Electricity Savings
- ~\$580 Mortgage Interest Savings

~\$37,582 Year 1 Value

(No liens/ no UCC filings, Refinance Eligible)





1321: ✓
GREAT HOUSE

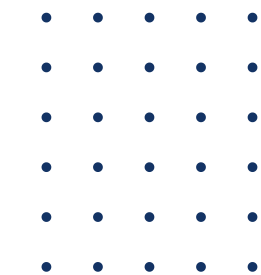
1323: 👍
OKAY HOUSE

1325: ❌
DOES NOT
QUALIFY

Listing Appointment Script:

I have a program that this home qualifies for that can get whoever buys it between 30-40k in first year value which will help us sell for a stronger price point.

On the MLS listing they can advertise **“This home qualifies for up to \$13,000 in cash through a preferred lender program.”**



Home Qualification:

- FHA Eligible
- Not to shaded roof
- Must own the land, no condos.



REMARKABLE DPA

2% FORGIVABLE

Program Overview

- FHA purchase program offering a fully forgivable grant equal to 2% of the purchase price.
- No repayment, no second lien, and no resale restrictions.
- May be paired with up to 6% seller concessions for closing costs.

Program Parameters

- Min FICO: 620
- LTV Max: 96.50%
- Loan Type: FHA 203(b) only
- Eligible Properties:
 - 1-2 unit primary residences
 - FHA-approved condos and PUDs
- Ineligible: High balance loans, FHA 203k, repair escrows, any other DPA program.

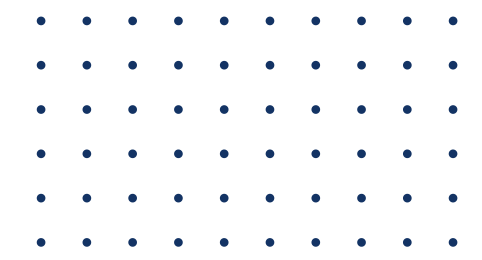
3.5% FORGIVABLE

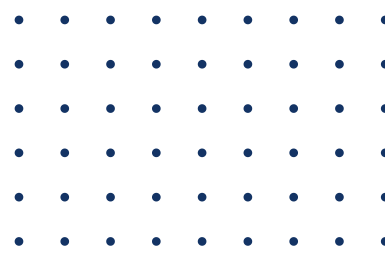
Program Overview

- FHA purchase program offering a fully forgivable grant equal to 3.5% of the purchase price.
- No repayment, no second lien, and no resale restrictions.
- May be paired with up to 6% seller concessions for closing costs.

Program Parameters

- Min FICO: 640
- LTV Max: 96.50%
- Loan Type: FHA 203(b) only
- Eligible Properties:
 - 1-2 unit primary residences
 - FHA-approved condos and PUDs
- Ineligible: High balance loans, FHA 203k, repair escrows, any other DPA program.





STEP FORWARD PROGRAM & KNOCK BRIDGE LOAN™







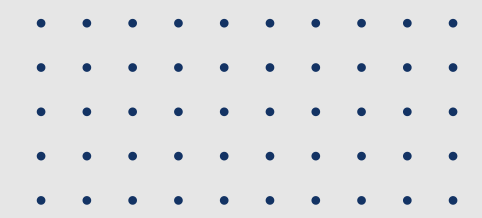
Primary Purpose	Remove home sale contingency without forcing a sale	Remove home sale contingency and advance funds via bridge loan
Who It's Best For	Borrowers who want flexibility, lower cost, and may or may not need equity	Borrowers who need immediate cash access for down payment, PITI, or prep
How Equity Is Accessed	Optional 2nd lien via Figure (Calque is not a lender)	Bridge loan funds provided directly by Knock
Backup Purchase	Calque will buy the home after up to 180 days if it doesn't sell	Knock backup offer available after 6 months
Likelihood Provider Buys Home	<2% historically; 0 homes purchased in 2024-2025	<1% historically; 6 homes purchased since 2020
Coverage of Departing PITI	No	Up to 6 months PITI covered
Funds Can Be Used For	Down payment via equity only (if needed)	Down payment, closing costs, debt payoff, home prep, and moving
Turnaround for Backup Offer	1-9 business days (program dependent)	Bridge pre-approval in 24-48 hours
Geographic Availability	48 states	Nationwide (some market caps apply)
Loan Structure	Not a loan (unless equity is accessed separately)	Short-term bridge loan
Interest	N/A	0% interest for up to 6 months
Payments Before Sale	No additional payments	0 payments for up to 6 months
Program Fees	\$2,000 flat fee + 1% of backup offer (paid from sale proceeds)	2.25% one-time contract fee + ~\$1,850 closing costs
When Fees Are Paid	At sale of departing residence	At bridge loan closing
Agent & Broker Impact	Keeps LO fully in control; Calque stays behind the scenes	Knock takes over post-funding sale coordination
Key Differentiator	Lower cost, non-loan structure, flexible equity use	Maximum liquidity and borrower convenience



FIRST RESPONDER PROGRAM

As a thank-you to the heroes who serve and protect our communities, we're proud to offer complimentary mortgage protection up to \$650,000 through our 1stResponder+ Program.

-  **One Year of Coverage. On Us.**
You'll receive 1 year of line-of-duty accidental death mortgage protection, completely free to you, no strings attached.
-  **Automatic Enrollment**
No forms. No hassle. When you close your loan, you're automatically enrolled.
-  **Up to \$650K in Mortgage Protection**
In the event of a line-of-duty accidental death, this protection helps ensure your home is one less thing your family has to worry about.
-  **Exclusively for First Responders**
Available to EMTs, paramedics, firefighters, police officers, other eligible first responders.





PROGRAM SUITE

- ✓ **FHA**
 - Max LTV 96.5% Min FICO 500
 - Manuals
 - Streamlines (No FICO/With FICO Option)
 - 203 (k) Limited Renovation
 - 203 (k) Standard
 - 203 (h)
 - FHA High Balance

- ✓ **Conventional**
 - Max LTV 97%
 - FICO's down to 580
 - HomeReady/HomePossible (Including Refi Possible)
 - HomeOne
 - HomeStyle Renovation
 - HomeStyle Refresh (Coming Soon)
 - Manufactured Homes (Double Wide)

- ✓ **JUMBO's**
 - Max LT 80% Min FICO 680

- ✓ **VA**
 - Max LTV 100% Min FICO 500
 - Manuals
 - VA Renovation
 - VA High Balance (Up 4 Million)

- ✓ **USDA**
 - Max LTV 100% Min FICO 550
 - Streamlines
 - Manuals

- ✓ **Non QM/Broker**
 - Bank Statement 12/24 Month
 - DSCR (Min FICO 640 Up to 85% LTV)
 - Alt/Full Doc
 - Non Warrantable Condos
 - Mix & Match
 - Asset Utilization
 - P&L Only/1099

- ✓ **Making Lives Better Programs**
 - Remarkable DPA
 - Green Advantage
 - KnockBridge
 - Step Forward
 - First Responder Program

- ✓ **Highlights/Bonus**
 - Scenario Desk
 - Renovation Concierge Desk
 - No Overlays/Underwriting done based on DU/AUS



WEBINARS & TUTORIALS



www.mlbwholesale.com/webinars



www.youtube.com/@mlbwholesale



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- Clear to Close Badges
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Email Signature Line:

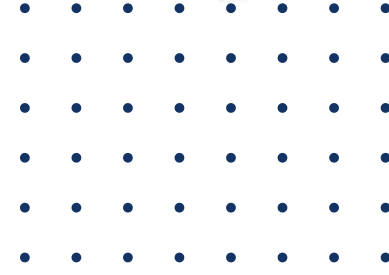


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E: lbrandao@mlbmortgage.com
www.mlbmortgage.com





BROKER'S WEEKLY SPECIAL



Broker's Weekly Special

Feb 2, 2026 - Feb 6, 2026

Any registered **VA Purchase** with a
FICO \geq 660 receives **10 bps** when
locked.

MEET OUR TEAM

Contact your AE now & take
advantage of this deal!

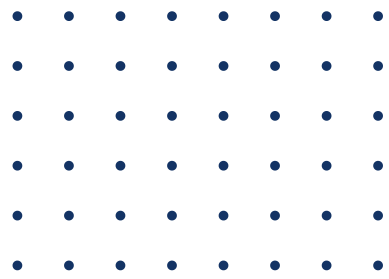
**Specials can be combined with other incentives!
Non-QM is not included

www.mlbwholesale.com/brokers-weekly-special



MLB WHOLESALE PROPRIETARY BROKER APPROVAL PORTAL

Built to Make Lives Better, Starting with Broker Onboarding



1. Faster Broker Approvals = Faster Revenue

- Streamlined digital onboarding process
- Reduced approval timelines
- Real-time status tracking
- Get brokers approved and submitting loans quicker

2. 100% Digital & User-Friendly

- Fully online submission platform
 - Secure document upload
 - Intuitive interface built specifically for mortgage brokers
- Impact:** No paperwork headaches. No email chains. No confusion.

3. Transparent Communication & Status Updates

- Clear checklist of required documents
- Automated notifications for missing items
- Real-time approval status visibility

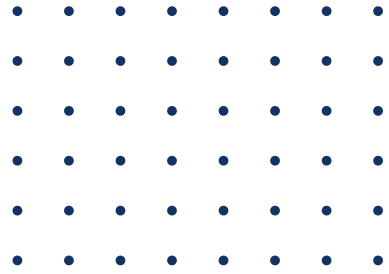


WHATS NEXT AND WHAT COMES WITH BEING A PARTNER

Step 1: All branches will receive an invitation to apply and partner with MLB

Step 2: Once you are a Partner,

1. Access to Private Label Making lives better material
2. Open House Kit
3. Invite you to Join our New Client Training

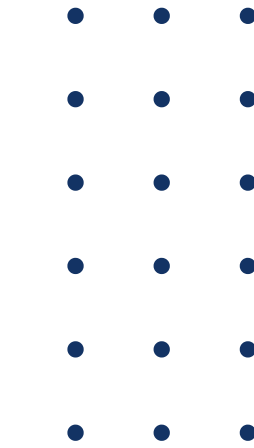


The graphic is a promotional banner for a 'NEW CLIENT TRAINING' webinar. It features the MLB Wholesale logo at the top left. The main text 'NEW CLIENT TRAINING' is prominently displayed in the center. Below this, it says 'LIVE WEBINAR' and 'MLB ZOOM WEBINARS'. A QR code is provided for registration, with the text 'REGISTER SCAN ME' above it. The schedule is listed as 'EVERY TUESDAY' at '1:00 PM EST' with a 'ZOOM MEETING ID: 863 8656 7543'. The background includes a grid of dots and a photograph of a hand typing on a laptop keyboard, with the laptop screen showing a Zoom meeting grid.



MLBWHOLESALE

Making Lives Better



CONTACT US TO LEARN MORE



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