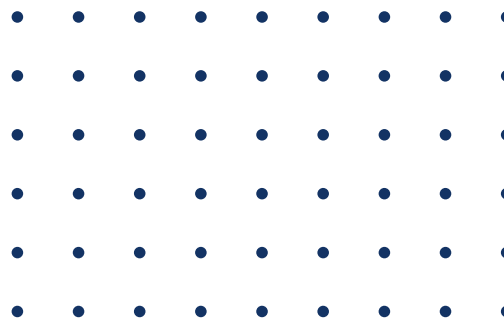




MLBWHOLESALE
Making Lives Better



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, 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



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



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2

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

Thank you your escalation request has been received. Our team will review it promptly and follow up as soon as possible.

Important thing you can do next

Save my response

Submit another response



WEBINARS & TUTORIALS



www.mlbwholesale.com/webinars



www.youtube.com/@mlbwholesale

MLB Wholesale Webinars

MLB 3.6 - What is Non-QM

MLB 3.9 - Manual Underwrite

MLB 3.11 - Remarkable

MLB 3.13 - Identifying Non-QM Opportunities

MLB 3.16 - Renovation Suite

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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Play all

Self Disclosing Tutorial

MLB Wholesale

62 views · 5 months ago

How to Submit to Underwriting

MLB Wholesale

48 views · 2 months ago

How to Register A Loan

MLB Wholesale

82 views · 2 months ago

Pricing a Loan

MLB Wholesale

99 views · 3 months ago

How to Resubmit a Loan to Underwriting

MLB Wholesale

11 views · 2 months ago



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 or Underwriting Badges
 - Awarded for files that close in 15 days or less or Underwrites completed in less than 24 hrs.



Email Signature Line:

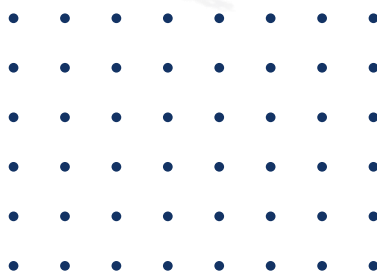
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E: lbrandao@mlbmortgage.com
www.mlbmortgage.com

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.

Loan Information

Loan Position

First Loan

Loan Type

Conventional

Base Loan Amount

\$

Total Loan Amount

\$0

Loan Purpose

Purchase

Purchase Price

\$

Appraised Value

\$

LTV

CLTV

HCLTV

Subordinate Financing

Borrower Information

Loan Level FICO

DTI Ratio

Properties Financed

Cash-Out Amount

Reserve Months

Citizenship

U.S. Citizen

Monthly Qualifying Income

\$

Self Employed

First Time Home Buyer

Non-Occupant Co-Borrower

Property Information

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

County

Select County

Filters and Additional Pricing Variables

Product Filters

All

Term

30 Years

Amortization Type

Fixed

ARM Fixed Term

Select

Desired Price

100,000

Desired Rate

%

Desired Lock Term

Interest Only

Buydown

Prepayment Penalty

Waive Escrows

Automated U/W System

NMLS #1101220



HOW TO PRICE A LOAN

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

Ineligible products will show which disqualifiers apply.

ELIGIBLE PRODUCTS (%)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	PM
☐	MLB Wholesale TT FHA 30 Yr Fixed	 5.500%	100.266	-0.266% (\$54)	30	\$1,155
☐	MLB Wholesale TT Elite FHA 30 Yr Fixed	 5.750%	101.339	-1.339% (\$2,725)	30	\$1,188
☐	MLB Mortgage TT 2.0 FHA 30 Yr Fixed > \$200K <= \$225K	 5.750%	100.137	-0.137% (\$275)	30	\$1,188
INELIGIBLE PRODUCTS		DISQUALIFIERS				

6

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](#)



APPRAISAL ASSISTANCE

To order Conventional, FHA or USDA appraisals, go to
<https://mlbresidentiallendingllc.vmpclient.com/SignIn.aspx>

Client Services can assist with downloading and uploading the completed appraisal documents to the loan file.

To request assistance, please include Client Services (clientservices@mlbmortgage.com) as an Additional Notification Recipient on the appraisal order form.

Additional Notification Recipients

Enter additional e-mail addresses to receive notifications for this order. Separate multiple e-mail addresses with a semicolon.

clientservices@mlbmortgage.com



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](#)

A customized quote link can be requested [here](#)

SYE
INSURANCE

Powered by:





MLB Wholesale + ARIVE Integration

Now Live!

ARIVE 

+

MLBWHOLESALE
Making Lives Better



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

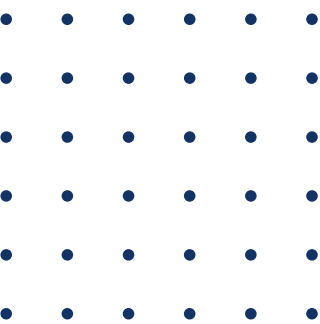
Final approval



Funding & Purchase

Wire sent • Loan sold

Making Lives Better:
one smooth loan at a time.



Conventional Loans Include:

- 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.

NMLS #1101220

HOMEOWNERSHIP FOR EVERY PATH & PROFILE

Whether your borrower qualifies with W2s or needs a flexible solution, the MLB 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.



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@mlbmortgage.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 12

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

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



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 & NY)





RENOVATION SOLUTIONS

FHA 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, 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
- **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.

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

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




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!

18



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



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www.MLBWholesale.com



Call or Text:
(973) 564-0866



@mlbwholesale

841 Mountain Ave, Suite 400, Springfield, NJ 07081

 NMLS #1101220

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