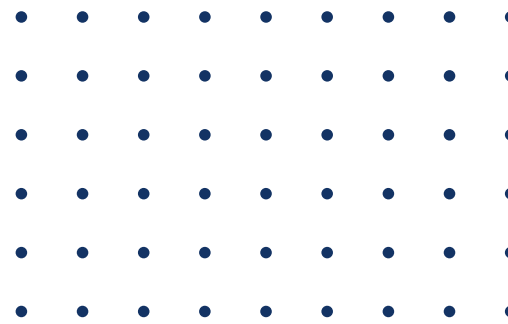




**MLBWHOLESALE**  
Making Lives Better



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

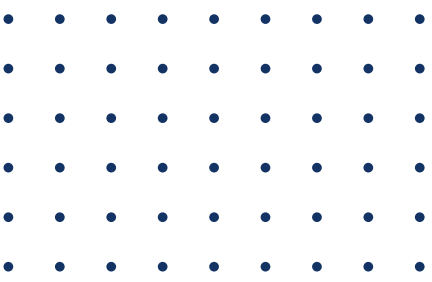
*Making Lives Better*

[www.MLBWholesale.com](http://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 -

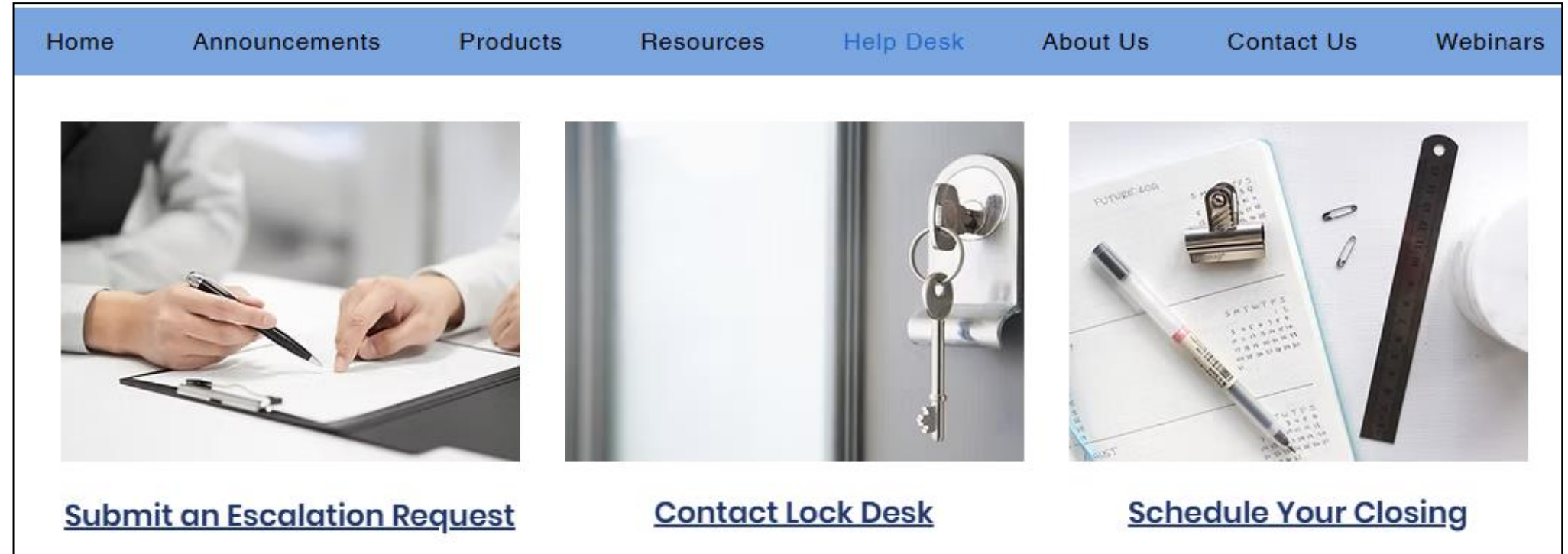
[loanlock@mlbmortgage.com](mailto:loanlock@mlbmortgage.com)

- [USDA Sponsorship Form](#)

- [Schedule Your Closing](#)

- Scenario Desk -

[Scenarios@mlbmortgage.com](mailto: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.

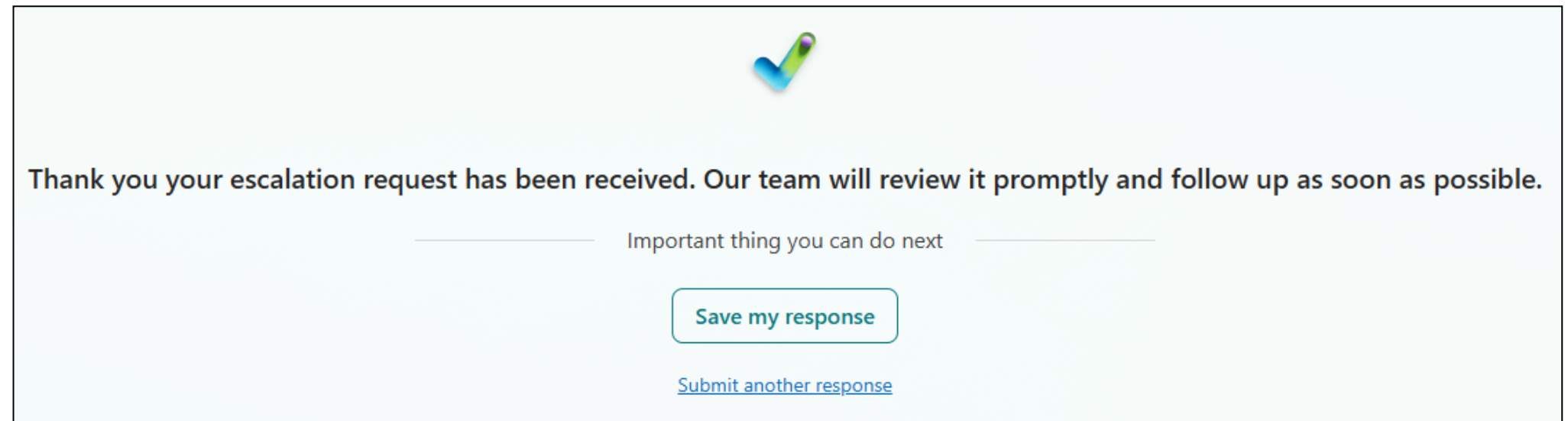
\* Required

1. Your Name \*

Enter your answer

2. Who is your Account Executive? \*

Enter your answer





# WEBINARS & TUTORIALS



[www.mlbwholesale.com/webinars](http://www.mlbwholesale.com/webinars)



[www.youtube.com/@mlbwholesale](http://www.youtube.com/@mlbwholesale)

### MLB Wholesale Webinars

<b>THE NON-QM BULL PEN - LIVE Q+A</b> <b>SELLING NON-QM SERIES</b> What is Non-QM? FRIDAY MAR 6 1:00 PM EST ZOOM MEETING ID: 831 4527 1569 MLB 3.6 - What is Non-QM	<b>MANUAL UNDERWRITES UNCOVERED</b> Mortgage Underwrite MONDAY MAR 9 1:00 PM EST ZOOM MEETING ID: 873 5408 0228 MLB 3.9 - Manual Underwrite	<b>THE REMARKABLE DPA</b> Everything You Need to Know WEDNESDAY MAR 11 1:00 PM EST ZOOM MEETING ID: 873 5408 0228 MLB 3.11 - Remarkable
<b>THE NON-QM BULL PEN - LIVE Q+A</b> <b>SELLING NON-QM SERIES</b> Identifying Non-QM Opportunities FRIDAY MAR 13 1:00 PM EST ZOOM MEETING ID: 831 4527 1569 MLB 3.13 - Identifying Non-QM Opportunities	<b>RENOVATION SUITE</b> + MLB Wholesale's Renovation Concierge MONDAY MAR 16 1:00 PM EST ZOOM MEETING ID: 873 5408 0228 MLB 3.16 - Renovation Suite	<b>THE GREEN ADVANTAGE</b> 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](http://mlbwholesale.com)

Subscribed

Home Videos Shorts Podcasts Playlists

#### MLB Wholesale Tutorials

Play all

<b>SELF DISCLOSING TUTORIAL</b> 5:54 Self Disclosing Tutorial MLB Wholesale 62 views · 5 months ago	<b>HOW TO SUBMIT TO UNDERWRITING</b> 4:31 How to Submit to Underwriting MLB Wholesale 48 views · 2 months ago	<b>HOW TO REGISTER A LOAN</b> 5:53 How to Register A Loan MLB Wholesale 82 views · 2 months ago	<b>PRICING A LOAN</b> 7:15 Pricing a Loan MLB Wholesale 99 views · 3 months ago	<b>HOW TO RESUBMIT A LOAN TO UNDERWRITING</b> 0:57 How to Resubmit a Loan to Underwriting MLB Wholesale 11 views · 2 months ago
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# MARKETING FLYERS & BADGES

[www.mlbwholesale.com/flyers](http://www.mlbwholesale.com/flyers)

## Want it? Just download it.

Contact your AE to request customized flyers from our marketing team!

Spanish Translations available as well!

### MLB Wholesale Flyers



- 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](mailto:lbrandao@mlbmortgage.com)  
[www.mlbmortgage.com](http://www.mlbmortgage.com)

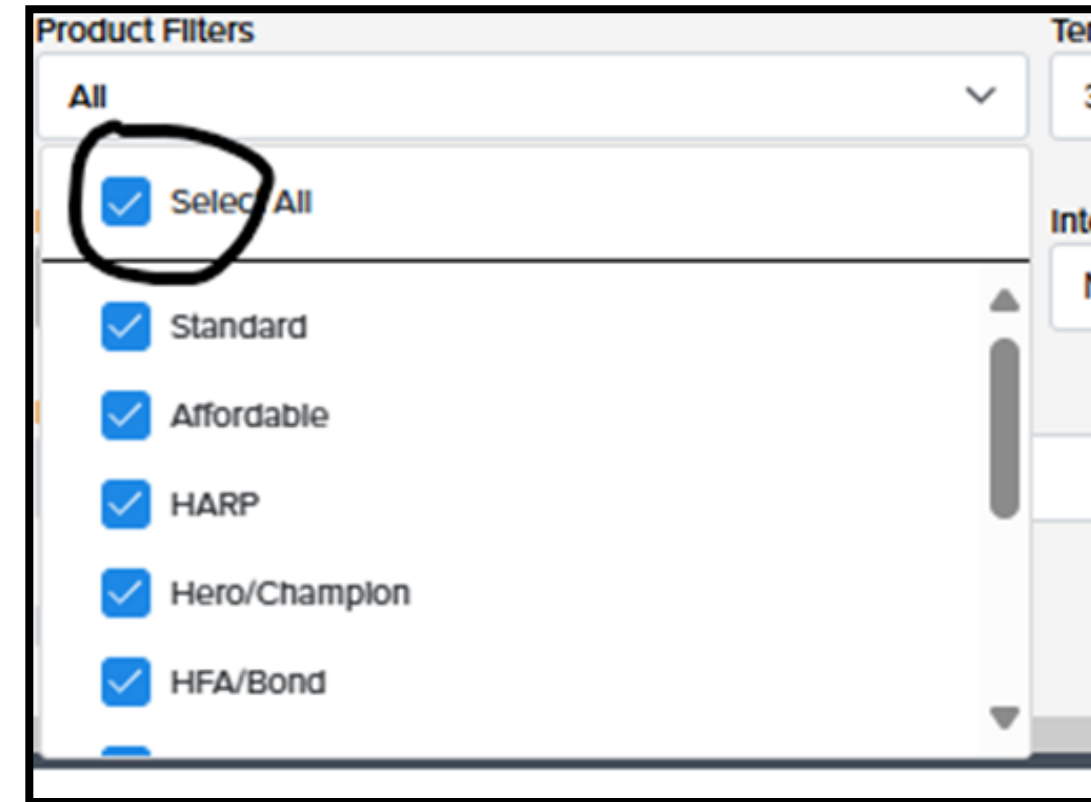
MLB MORTGAGEE CLAUSE:  
"MLB Residential Lending LLC. ISAOA/ATIMA, 841 Mountain Ave. Suite 400, Springfield NJ 07081"





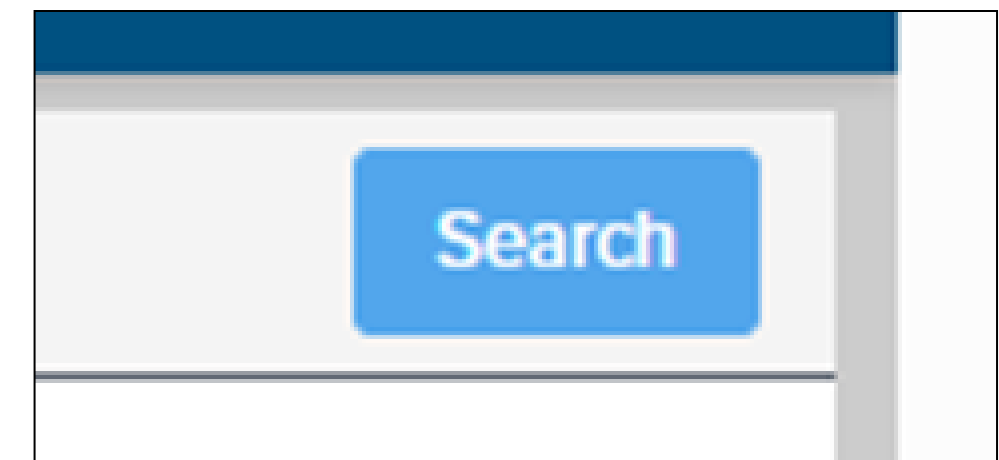
# HOW TO PRICE A LOAN

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**

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# 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					

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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](#)



# From File Start to Funding: Your Loan's Journey

 **File Started**  
Broker registers a loan

 **Disclosed**  
Fees set • Docs sent

 **Underwriting**  
Decision or Suspense

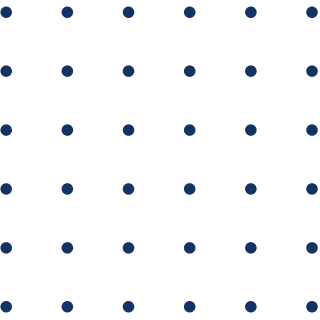
 **Resubmitted**  
Conditions addressed

 **Clear to Close**  
Final approval

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

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**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.

# 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.

# 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, MA, 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 (military, first responder, educator, medical, civil service) or,
- Income  $\leq$  140% AMI or,
- Property in an underserved census tract





# FHA ELITE PRICING



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](mailto: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 11

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

MLB Green Advantage allows brokers to finance solar improvements and offer borrower assistance while maintaining borrower affordability and program eligibility.

## Why Brokers Use It

- ☀️ Solar installation financed into the mortgage
- 💰 Provides borrower assistance up to 3.5% (max of \$13,000)
- 📉 Lower utility bills improve long-term affordability
- 🏠 Supports energy-efficient, future-ready homes

## Ideal Borrowers

- Purchase or refinance clients
- Buyers short on cash for closing costs
- Borrowers focused on sustainability and monthly savings

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# RENOVATION

UNDER CONSTRUCTION



UNDER CONSTRUCTION

## Renovation Loans

### 203K STANDARD & LIMITED



- Minimum FICO score 580+ (600+ for NY)
- Limited up to \$75,000 (nonstructural repairs only)
- \$5k MIN repairs for Standard
- \$5k MIN repairs for LIMITED
- 0/0cc 96.5% LTV 1-4 UNITS, Condo, PUD
- 0/0cc 97.75% LTV R&T
- Refi 1-4 UNITS, Condo, PUD
- Manufactured Homes are Eligible

**LICENSED IN**

Alabama	Nebraska
Alaska	New Hampshire
Arkansas	New Jersey
Arizona	New York
California	North Carolina
Colorado	North Dakota
Connecticut	New Mexico
District of Columbia	Ohio
Delaware	Oklahoma
Florida	Oregon
Georgia	Pennsylvania
Idaho	Rhode Island
Illinois	South Carolina
Indiana	South Dakota
Iowa	Tennessee
Kansas	Texas
Kentucky	Utah
Louisiana	Vermont
Maryland	Virginia
Maine	Washington
Mississippi	Wisconsin
Minnesota	West Virginia
Michigan	Wyoming
Montana	

## HOMESTYLE

- Minimum FICO score 620+
- 0/0cc 95% LTV SFR (to 97% LTV w/ restrictions\*) Purchase / R&T Refi
- 0/0cc 85% LTV 2 UNIT Purchase / R&T Refi
- 0/0cc 75% LTV 3-4 UNIT Purchase / R&T Refi
- 90% LTV SFR 2nd Home Purchase / R&T Refi
- 85% LTV Investment Purchase - SFR Only
- 75% Investment R&T Refi - SFR ONLY
- Conforming & High Balance

## VA RENOVATION

**★ Program Highlights:**

- No Down Payment required
- No PMI (Private Mortgage Insurance)
- Finance up to \$75,000 in repairs
- Fixed-rate only for stability
- Improve home value & build equity
- Make your home safe, accessible, and personalized

**✓ Eligible Repairs Include:**

- Roofing, gutters, siding
- HVAC, electrical, plumbing
- Kitchen & bathroom upgrades
- Disability access features
- Energy efficiency improvements
- Walkways, patios, decks & more!

**No minimum repair cost;  
Over \$50K requires HUD consultant.**



# 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.

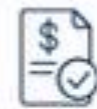
**Why Brokers Use It**

- ✓ 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

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

**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

*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**

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



# 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:**

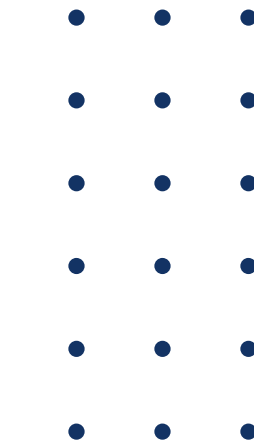
**YES to...**

- 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](http://www.MLBWholesale.com)



**Call or Text:**  
**(973) 564-0866**

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841 Mountain Ave, Suite 400, Springfield, NJ 07081

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