



Submission Checklist

Below is the minimum underwriting submission requirement. There may be additional documents needed that may be requested after review.

General Submission List

- Loan Submission Form
- Transmittal Summary (1008)
- Completed URLA
- Credit Report
- Income Documentation (**Wage earner:** Pay stubs and W-2s; **Self-employed:** Tax returns)
- Asset Documentation (2 months most recent asset statements)
- Fully Executed Purchase Contract and all addendums (**PURCHASE TRANSACTION**)
- Escrow Instructions
- Preliminary Title Report (**REQUIRED AT SUBMISSION ON REFINANCES**)
- Estimated Settlement Statement
- Anti-Steering Disclosure

Non-QM Specific

Bank Statement program

- 12 or 24 months most recent consecutive statements (personal or business)

DSCR

- Completed Schedule of REO
- Lease Agreement

Disclosures

- | | |
|--|---|
| <input type="checkbox"/> Loan Estimate (Signed & Dated) | <input type="checkbox"/> Settlement Service Provider List |
| <input type="checkbox"/> Intent to Proceed | <input type="checkbox"/> Borrower Certificate and Authorization |
| <input type="checkbox"/> 4506-C (Not required on Non-QM) | <input type="checkbox"/> SSA-89 Form |
| <input type="checkbox"/> Homeownership Counseling Disclosure | <input type="checkbox"/> ECOA |
| <input type="checkbox"/> Fair Lending Notice / Fair Credit Reporting | <input type="checkbox"/> ARM Disclosure (If applicable) |
| <input type="checkbox"/> MI Disclosure (If applicable) | <input type="checkbox"/> State specific disclosures (If applicable) |

Loss Payee

Cake Mortgage Corp, ISAOA / ATIMA
19300 Rinaldi St
P.O. Box 7035
Porter Ranch, CA 91326

