



DSCR & Business Purpose Submission Form

Estimated Closing Date:					
Broker Information					
3 rd Party Processing Fee	\$	Broker Credit Report Fee		\$	
Broker Comp: Lender/Borr Paid	LPC BPC	Broker Origination Fee		\$	
Borrower Information					
Borrower Name			Borrower Email		
Co-Borrower Name			Co-Borrower Email		
Property Information					
Property Address					
City			State		Zip Code
Appraised Value	\$	Property Type		SFR	PUD Condo Other
Purchase Price	\$	Other Property Type:			
Loan Information					
Loan Amount	\$	Interest Rate		%	LTV/CLTV /
Loan Purpose	Purchase Refi- Rate/ Term Refi -Cash Out		Occupancy:	Investment - Eligible Primary- Not Eligible Second Home- Not Eligible	
Loan Terms- (Investment Property Only)					
Product Type: DSCR or NON-QM	DSCR greater than 1.00 DSCR less than 1.00		Foreign National	Yes No	
Loan Terms	30 Yr Fixed 40 Yr Fixed 15 Yr Fixed Interest Only	5/6 ARM 7/6 ARM 10/6 ARM	Prepayment Options	5 Year 4 Year 3 Year 2 Year 1 Year 0- No Prepay	
Impounds	Yes No				



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<p align="center">ALL QUESTIONS IN THIS SECTION MUST BE ANSWERED TO SUBMIT LOAN</p> <p>Will Title be held in entity? Yes No If yes, name of entity _____</p> <p>How Many members in Entity (Max 4) _____</p> <p>Is Subject property currently leased? Yes No If yes, what is the monthly Rent \$ _____</p> <p>Has Applicant and /or Co- Applicant had any foreclosures, or declared Bankruptcy in the past 3 years? Yes No Date _____</p> <p>Does the applicant currently live Rent Free? Yes No</p> <p>If Refinance Transaction, has the property been listed for sale within the last 6 months? Yes No If yes, the subject must be de-listed prior to the application date. Date De-Listed: _____</p>	<p align="center">SUBMISSION REQUIREMENTS</p> <ul style="list-style-type: none"> ○ Fully Completed Cake Submission Form ○ Completed Application with REO ○ Clear copy of Driver's License/ Photo ID ○ Credit Report (dated within 60 days of Submission) ○ Purchase Contract- Purchase Transactions Only ○ Current Mortgage statements for all open mortgages on credit report <p>Mortgagee Clause:</p> <p>Cake Mortgage Corp, ISAOA / ATIMA 19300 Rinaldi St P.O. Box 7035 Porter Ranch, CA 91326</p>
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New York CEMA (if applicable)

<p align="center"><u>Cake Refinance CEMA Closing Process</u></p> <p>Please submit requests to the following approved Cake Mortgage Corp CEMA attorney and Cake CEMA Support team:</p> <p align="center"> cemarequest@agmblaw.com cema@cakehome.com </p>	<p align="center"><u>CEMA Submission Requirements</u></p> <ul style="list-style-type: none"> ○ CEMA- Order Request Form ○ CEMA Analysis Worksheet – Net Savings to borrower ○ CEMA- Letters of Authorization for Borrower signature ○ Confirmation of any upfront fees paid to current lender ○ Costs Associated with CEMA/Assignment Process ○ Assignment Turn Time
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Underwriting Submission Notes