



LOAN PRE-QUALIFICATION & SUBMISSION FORM
NOT A LOAN APPROVAL, CONDITIONAL OR OTHERWISE - SEE BELOW

Date: _____ Borrower: _____ Email: _____
 Co-Borrower: _____ Email: _____
 Subject Property: _____
 Broker: _____ Expected Closing Date: _____

Purpose of Loan:	Purchase	Rate/Term	Cash-Out	If C/O, Cash Out Amount		
Income Doc Type:	Full Doc	Personal Bank Statements	Business Bank Statements	DSCR	Foreign	
Occupancy Type:	Owner-Occ	2nd Home	Non-Owner			
Property Type:	SFR	2-4 Unit	PUD	Condo	If Condo, is it:	Warrantable Non-Warrantable
Interest Rate:	%	Cost:	%	Loan Type:	Fixed	5/1 ARM 7/1 ARM Interest Only

LOAN PROGRAM						
Super-Prime / Alt A	AA	A	BB	B	C	
Investor	Foreign National					

BORROWER SUMMARY										
Borrower	FICO	Age	Emp/Job			Years on Job	Income			
Co-Borrower	FICO	Age	Emp/Job			Years on Job	Income			
Years in File	# of Mortgage Trades		# of Installment Trades		# of Revolving Trades		# Active	# Derogs		
Purchase Price		Appraised Value			Loan Amount		LTV	%	CLTV	%
Down Payment Amount		Qualifying Income			Residual Income			DTI	%	
All Reserves after close		Payment Shock		%	Years at Present Address					

EXPLAIN WHAT IS THE ISSUE IN THE FILE

ITEMS NEEDED FOR SUBMISSION	
<p align="center">INCOME</p> Paystubs _____ 1040's / W2's _____ 1120's/1065's _____ Proof of S/E _____ P&L Statement/Annual Earnings Summary _____ _____ _____	<p align="center">ASSETS</p> 2 Month's Most Current Bank Statements Account # _____ Account # _____ Gift Letter _____ _____ _____
<p align="center">CREDIT</p> Broker's Credit Report Mortgage History Acct# _____ Rent History if Available & Applicable LOE's for all Derog Accounts LOE's for address _____	<p align="center">OTHER</p> Hazard Insurance Bankruptcy Papers Divorce Decree Account Statements for all loans to be paid off Minimum Assets Required _____ _____ _____ _____ _____
<p align="center">PROPERTY INFORMATION</p> Appraisal _____ Hazard Insurance _____ Purchase Contract _____ Land Contract _____ Current Prelim Title _____ HOA Dues _____ Proof of EMD _____ Lease Option Contract _____	
<p align="center">OTHER REAL ESTATE OWNED</p> Proof of Taxes & Insurance for all properties Leases for all rented properties Property leases on all Bank Statement Qualifying Loans & Properties Owned less than 1 year Evidence of Taxes, Insurance & HOA Costs for All Rental Properties not on Schedule E or Bank Statement Loans _____	

DECISION			
Approved	YES	Pre-Qualified By	Date
	NO		AE

THIS IS NOT A LOAN APPROVAL, CONDITIONAL OR OTHERWISE. Loan pre-qualification is based upon information provided in the initial review of limited information. LMC reserves the right to render this loan pre-approval null and void if any additional documentation received in any way changes the credit risk on the loan in our determination. Rates and programs are subject to change without notice. This determination also holds true for any false or erroneous information or documentation provided.