TAX ID MAX – X

Purchase Transactions	Refinance Transactions
Assets ○ Combination of asset documentation below showing FULL cash to close requirement ○ 2 Most Recent consecutive statements for all accounts being used to meet cash to close ○ Access letter for any joint accounts/proof of ownership and access to funds for any business accounts ○ EMD Proof of Clearance & Receipt from Title ○ Gift Letter (if applicable) ○ Property Sold – Provide Estimated CD reflecting sufficient funds to Close ○ 401K Accounts – Most recent statement reflecting sufficient funds to close	**Assets** ○ Combination of asset documentation below showing FULL cash to close requirement ○ 2 Most Recent consecutive statements for all accounts being used to meet cash to close ○ Access letter for any joint accounts/proof of ownership and access to funds for any business accounts ○ EMD Proof of Clearance & Receipt from Title ○ Gift Letter (if applicable) ○ Property Sold – Provide Estimated CD reflecting sufficient funds to Close ○ 401K Accounts – Most recent statement reflecting sufficient funds to close
Credit ○ TransUnion Repository or Tri Merge (Soft Pull Credit) ○ Report to Reflect SSN Last 4 Digits 0000 or No Mention of SSN (If Other SSN Appears Might Be an Issue, consult with Branch Manager or Pier)	**Credit** ○ TransUnion Repository or Tri Merge (Soft Pull Credit) ○ Report to Reflect SSN Last 4 Digits 0000 or No Mention of SSN (If Other SSN Appears Might Be an Issue, consult with Branch Manager or Pier)
<u>ATL-A 85% LTV (DTI Matrix Page 4)</u> (No Bankruptcy, Foreclosure, Deed-In-Lieu within the last 4 years) ○ TU 700 or better (more than 1 borrower – primary 700 or better when using a blended score of 700 or better) ○ Primary Borrower must have 5 Tradelines Reflecting 12+ Months Rating ▪ 1 Tradeline to Reflect 24+ Months Rating ▪ 1 Tradeline to Reflect Minimum Credit Limit $3,000 ▪ 1 Tradeline Can be Housing, If not Reported on Credit	<u>ATL-A 85% LTV</u> (No Bankruptcy, Foreclosure, Deed-In-Lieu within the last 4 years) ○ TU 700 or better (more than 1 borrower – primary 700 or better when using a blended score of 700 or better) ○ Primary Borrower must have 5 Tradelines Reflecting 12+ Months Rating ▪ 1 Tradeline to Reflect 24+ Months Rating ▪ 1 Tradeline to Reflect Minimum Credit Limit $3,000 ▪ 1 Tradeline Can be Housing, If not Reported on Credit
<u>ATL-A 80% LTV (DTI Matrix Page 4)</u> (No Bankruptcy, Foreclosure, Deed-In-Lieu within the last 4 years) ○ Minimum FICO Alt-A 680 (All Applicants) ○ 2 Tradelines (18-Month Rating. Authorized Users, Deferred, Derogatory & Payday Not Allowed) OR ○ 3 Tradelines (12-Month Rating. Authorized Users, Deferred, Derogatory & Payday Not Allowed)	<u>ATL-A 80% LTV</u> (No Bankruptcy, Foreclosure, Deed-In-Lieu within the last 4 years) ○ Minimum FICO Alt-A 680 (All Applicants) ○ 2 Tradelines (18-Month Rating. Authorized Users, Deferred, Derogatory & Payday Not Allowed) OR ○ 3 Tradelines (12-Month Rating. Authorized Users, Deferred, Derogatory & Payday Not Allowed)

Be In Mortgage

Near Miss (DTI Matrix Page 4) ○ Minimum FICO 600 ○ No score subject to FNBA pull (can be submitted) **Disclosures** ○ Initial Disclosures Fully Executed ○ Interest Rate & Points Reflect No Change from Initial LE (Any Increase Isn't Allowed) **Identification** ○ Government Issued Unexpired Identification ○ ITIN Letter, ALL Pages (If applicable, front & back) ○ SS Card/EAD/Perm Resident card (if applicable) **Income** ○ All sources of qualifying income must be present (W2/SE/Rental Inc/etc) W-2 Wage Earner ○ WVOE (recommended) with LP cert validating figures provided by employer OR ○ Paystubs, W-2s (Not Applicable for ITIN Borrowers), Bank statements evidencing deposits AND 1040 return to validate income and SS/ITIN # SE Income ○ 12-Month Profit & Loss + CPA Questionnaire Package (Running 12 Current Consecutive Months only) OR ○ 12-Month Bank Business Statements + Bank Statement Questionnaire Package (Most Current 12 Months) OR ○ 12-Month Bank Personal Statements + Bank Statement Questionnaire Package (Most Current 12 Months) OR ○ Last Year Tax Return (Federal only, ALL Schedules) ○ CPA / Tax Preparer to Provide 2022-2023 IRS PTIN License Renewal Letter (2024 does not count, must be 2 full prior years) Rental income from Departing Residence ○ Signed copy of future lease with proof of security deposit OR ○ Signed copy of future lease with Zillow rent estimate of a comparable property	Near Miss ○ Minimum FICO 600 ○ No score subject to FNBA pull (can be submitted) **Disclosures** ○ Initial Disclosures Fully Executed ○ Interest Rate & Points Reflect No Change from Initial LE (Any Increase Isn't Allowed) **Identification** ○ Government Issued Unexpired Identification ○ ITIN Letter, ALL Pages (If applicable, front & back) ○ SS Card/EAD/Perm Resident card (if applicable) **Income** ○ All sources of qualifying income must be present (W2/SE/Rental Inc/etc) W-2 Wage Earner ○ WVOE (recommended) with LP cert validating figures provided by employer OR ○ Paystubs, W-2s (Not Applicable for ITIN Borrowers), Bank statements evidencing deposits AND 1040 return to validate income and SS/ITIN # SE Income ○ 12-Month Profit & Loss + CPA Questionnaire Package (Running 12 Current Consecutive Months only) OR ○ 12-Month Bank Business Statements + Bank Statement Questionnaire Package (Most Current 12 Months) OR ○ 12-Month Bank Personal Statements + Bank Statement Questionnaire Package (Most Current 12 Months) OR ○ Last Year Tax Return (Federal only, ALL Schedules) ○ CPA / Tax Preparer to Provide 2022-2023 IRS PTIN License Renewal Letter (2024 does not count, must be 2 full prior years) Rental income from Departing Residence ○ Signed copy of future lease with proof of security deposit OR ○ Signed copy of future lease with Zillow rent estimate of a comparable property

Rental Income from REO Properties ○ Most Current Proof of Payment AND ○ Lease Agreement (Current or Expired) OR ○ Schedule E with Full 1040 Returns Rental Income from Subject Property ○ Rent Schedule 1007 & 1025 from Appraisal **Miscellaneous** ○ Confirmation Lock Desk Registered Loan with FNBA ○ Fully executed sales contract	Rental Income from REO Properties ○ Most Current Proof of Payment AND ○ Lease Agreement (Current or Expired) OR ○ Schedule E with Full 1040 Returns Rental Income from Subject Property ○ Rent Schedule 1007 & 1025 from Appraisal **Miscellaneous** ○ Confirmation Lock Desk Registered Loan with FNBA ○ Max cash back on rate and term is $2,000 ○ Continuity of Ownership – At least one party on title must remain on title. If in name of LLC, property must be transferred prior to closing – FNBA will not allow at close

DTI Requirements

Note: "Please refer to the guidelines for more detailed information regarding compensation factors."