

## Zuma Non-QM Submission Checklist

<b>Loan Number:</b>			
<b>Program:</b>			
<b>Borrower(s) Name:</b>			
<b>Check Loan Qualification (Only One) and circle the number of Year(s) or Month(s)</b>			
<input type="checkbox"/> 1 or 2-Years Full Doc	<input type="checkbox"/> WVOE	<input type="checkbox"/> 1099	<input type="checkbox"/> Asset Depletion
<input type="checkbox"/> 12 or 24-Months Personal B.S.	<input type="checkbox"/> 12 or 24-Months Business B.S.	<input type="checkbox"/> 12 or 24-Months P&L CPA or EA	
<b>Required for All Qualification Types</b>			
<b>Note: Lenders utilizing JMAC Initial Disclosure Generator only need to provide the highlighted items for submission.</b>			
<input type="checkbox"/> <b>Disclosures:</b> Borrower's Cert & Auth*, ECOA, Fair Lending Notice (CA only), Homeowner Counseling Disclosure & List, Initial 1003(signed), Intent to Proceed, Loan Estimate (LE), Patriot Act, Anti-Steering Disclosure (not required for BPO loans), ARM Disclosure (if applicable), Patriot Act Disclosure, CA Mortgage Broker Agreement (if applicable), <b>Affiliated Business Disclosures (if applicable)</b> , Certification of EConsent & eSign (if applicable), Written List of Service Providers, (WLSP), Social Security Verification (SSA-89)*			
<input type="checkbox"/> <b>Supporting Documents:</b> <b>Preliminary Title Report (refi only)</b> , <b>Purchase Contract (If applicable)</b> , <b>Escrow Instructions (if applicable)</b>			
<input type="checkbox"/> <b>For properties owned not including subject property:</b> Copy of the mortgage coupon, tax bill, and home insurance declaration page including premium and HOA bill (if applicable)			
<b>*Wet signatures may be required prior to closing</b>			
<b>Full Doc Requirements</b>			
<input type="checkbox"/> 1 Month Paystubs	<input type="checkbox"/> <b>For borrowers with ownership in a company:</b> 1 or 2-Years-K1s		
<input type="checkbox"/> 1 or 2-Years W-2s	<input type="checkbox"/> <b>For borrowers with ≥ 25% ownership on K-1s:</b> 1 or 2-Years Business Tax Returns		
<input type="checkbox"/> 1 or 2- Years Tax Returns	<input type="checkbox"/> <b>For borrowers with ≥ 25% ownership:</b> 4506-C for all businesses		
	<input type="checkbox"/> <b>2 Months Bank Statements</b> of DP, Closing or Reserves if applicable		
<input type="checkbox"/> <b>WVOE – 2 Years history WVOE NOTE:</b> Do not include paystubs, tax returns, 4506C, W-2s.			
<input type="checkbox"/> <b>Asset Depletion –</b> Provide 3 months bank statements or a VOD for Assets use for income consideration.			
<input type="checkbox"/> <b>1099 –</b> Provide 1099 or 1099 transcripts + (Provide Expense Statement or 3 <sup>rd</sup> Party Prepared P&L)			
<input type="checkbox"/> <b>12 or 24- P&amp;L prepared by CPA or IRS Enrolled Agent (EA) + 2 months bank statements to support income</b>			
<b>Chose Bank Statements Qualification Options (NOTE: Provide all pages of the Bank Statements)</b>			
<i>If Personal bank statements qualification is used, 2 months business bank statements are required.</i>			
<input type="checkbox"/>	<b>(1)</b> 12 or 24-Months Personal or Business (Fixed Expense Ratio 50%) + Business Narrative		
<input type="checkbox"/>	<b>(2)</b> 12 OR 24-Months Personal or Business + Expense Statement from Third Party Min. 10% Expense Ratio		
<input type="checkbox"/>	<b>(3)</b> 12 or 24-Months Bank Statements + P&L prepared by third party		
<input type="checkbox"/>	<b>Provide Processed Business or Personal Bank Statements Calculator Required</b>		
<input type="checkbox"/>	<b>Provide DU Findings if loan amount is conforming or high balance</b>		
<b>Provide Any Critical Information Underwriter Should Know such as Credit Concerns / Exception Requests:</b>			