

Items needed for a Successful Loan Submission (for all loans):

- ✓ 1003/Application MISMO
- ✓ Credit Report
- ✓ Borrower Identification
- ✓ Purchase Contract (purchases only)
- ✓ Income Docs (if applicable)
- ✓ Signed Initial Disclosures

AHL Fees (Broker originated loans):

- Underwriting fee: \$1,699
- Desk Review fee: \$125
- Texas Legal Doc Review: \$250
- Trust Review fee: \$199
- Processing fee (if AHL processed): \$895
- Entity Review fee: \$450
- Doc Prep Fee – Bridge or 5-10 Unit DSCR: \$350

Mortgagee Clause

American Heritage Lending, LLC
 Its Successors and/or Assigns
 19800 MacArthur Blvd., Suite 950
 Irvine, CA 92612

Required Documents by Program

Non-QM Full Documentation Wage Earner: YTD paystub and 2 years W2's 1099: most recent 1 or 2 years 1099's plus YTD income Self Employed: most recent 1 or 2 years tax returns (personal or business) Other Income Documentation: pension, social security award letters, etc.	Bank Statement Full Documentation Business Narrative 12-24 months bank statements: all pages and in succession Verification of Self-employment
Foreign National Borrowers All documentation must be translated into English Self-employed borrowers must provide CPA verification of business Wage Earners can provide a W2 equivalent if tax returns not available	Asset Qualifier/Asset Income Lift Asset Statements: most recent 2 months continuous for each account being used
Invest Star (DSCR) Rental Income Documentation: ***AHL will not accept "stated" Rent Estimates*** Lease or STR History or Third-Party Rental Verification or 1007/1025 Purchase Contract if applicable DSCR Ratios <1 and >.75 – Additional Requirements Rate must be locked and include the pricing adjustment for DSCR <1 LTV reduction applies (see Invest Star Credit Matrix) 12 months Reserves will be required (not required for initial UW) Entity Documents: if vesting in an entity: Articles, Operating Agreement or Bylaws, EIN and Good Standing REO Schedule with mortgage information, if financed	Profit & Loss Proof borrower self-employed for at least two (2) years 12-month CPA, EA, CTEC or Tax Attorney prepared P&L Statement representing total business sales and expenses for the time period covered by the P&L Statement. Preparer signed document with all of the following: • Confirmation business has been in existence for a minimum of two (2) years • Borrower's ownership percentage of the business • Confirmation the preparer completed or filed the most recent business tax return • Current/active license or certification for the preparer Two (2) months business bank statement for the most recent two (2) months reflected on the P&L. Completed Business Narrative
Invest Star Income Refer to Full doc or Bank statement income section for required income documents Entity Documents: if vesting in an entity: Articles, Operating Agreement or Bylaws, EIN and Good Standing REO Schedule with mortgage information, if financed	