



Please provide the following information for each loan.
 QM status is mandatory for MORE Lending to commence our loan file review.
 Also, please see the "Important Documents" section for items unique to MORE's Expanded Programs.

Borrower Information

Borrower Name	Self-Employed
Property Address	
First Time Home Buyer	Citizenship
Property Type	Non-Warrantable
Credit Event Type	Credit Event Date
Comments	

Loan Details

MORE Program	Product	Doc Type
QM Status	LTV/CLTV / DTI	Impounds <small>(All HPML require Impounds)</small>
Sale Price	Appraised Value	Loan Amount
Note Rate	Transaction Type	Cash Out Amount
COE Date	Interest Only	
Occupancy Type	Broker Comp	Broker Fee

Important Documents

VOR/ VOM (For mortgage not reporting on credit)	Gift letter docs
Two Appraisals (If over \$1.5mil)	Complete housing history
Residual income analysis worksheet (If applicable)	WVOD (Bank statement loans)
Borrower ATR Cert	Signed/dated tax returns (if applicable)
P&L Statement	Balance Sheet
LOE for derogatory accounts	Tax Transcripts (If applicable)
Condo questionnaire	Completed Bank Statement Worksheet

Preferred File Contact

Name	Phone	Email
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